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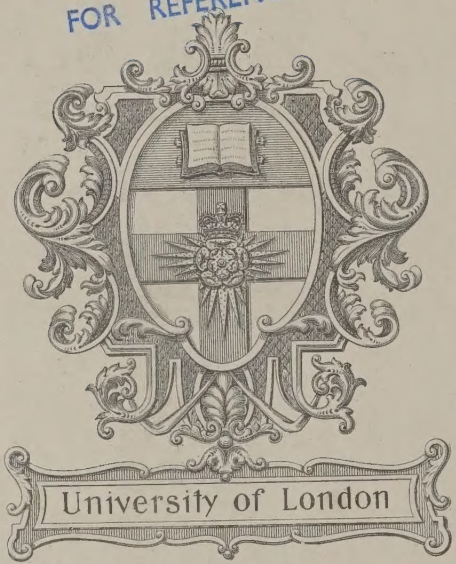

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REPORTS

FROM

COMMITTEES:

FIFTEEN VOLUMES.

—(3.)—

ARTS AND MANUFACTURES;

JOINT STOCK BANKS.

Session

4 *February*——20 *August* 1836.

VOL. IX.

1836.

REPORTS FROM COMMITTEES:

1836.

FIFTEEN VOLUMES:—CONTENTS OF THE

THIRD VOLUME.

N. B.—*THE* Figures *at the* beginning of the line, *correspond with the* N° *at the foot of each* Report; *and the* Figures *at the* end of the line, *refer to the* MS. Paging *of the Volumes arranged for The House of Commons.*

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REPORT

FROM THE

SELECT COMMITTEE

ON

ARTS

AND THEIR CONNEXION WITH

MANUFACTURES;

WITH THE

MINUTES OF EVIDENCE,

APPENDIX AND INDEX.

Ordered, by The House of Commons, *to be Printed,*
16 *August* 1836.

Martis, 9° *die Februarii*, 1836.

Ordered, That a Select Committee be appointed to inquire into the best means of extending a knowledge of the Arts and of the Principles of Design among the People (especially the Manufacturing Population) of the Country; also to inquire into the Constitution, Management and Effects of Institutions connected with the Arts.

Mercurii, 10° *die Februarii*, 1836.

A Committee was nominated of,—

Mr. Ewart.
Mr. Morrison.
The Lord Advocate.
Mr. Pusey.
Mr. John Parker.
Mr. Wyse.
Mr. Henry Thomas Hope.
Dr. Bowring.
Mr. Heathcoat.
Mr. Strutt.
Mr. Hutt.
Mr. Brotherton.
Mr. Scholefield.
Mr. David Lewis.
Mr. Davenport.

Ordered, That the Committee have power to send for Persons, Papers and Records.

Ordered, That Five be the Quorum of the Committee.

Martis, 16° *die Augusti*, 1836.

Ordered, That the Committee have power to report the Minutes of the Evidence taken before them to the House.

PROCEEDINGS OF THE COMMITTEE.

MEMEBRS PRESENT:

Jovis, 18° *die Februarii*, 1836.	*Veneris*, 4° *die Augusti*, 1836.	*Martis*, 16° *die Augusti*, 1836.
Mr. Ewart in the Chair.	Mr. Ewart in the Chair.	Mr. Ewart in the Chair.
Dr. Bowring.	Dr. Bowring.	Dr. Bowring.
Mr. Brotherton.	Mr. Brotherton.	Mr. Brotherton.
Mr. Davenport.	Mr. Henry Thomas Hope.	Mr. Henry Thomas Hope.
Mr. Henry Thomas Hope.	Mr. David Lewis.	The Lord Advocate.
Mr. David Lewis.	Mr. Pusey.	
Mr. John Parker.		
Mr. Pusey.		
Mr. Scholefield.		

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REPORT;

Sess. 1836.

THE SELECT COMMITTEE appointed to inquire into the best means of extending a knowledge of the Arts and of the Principles of Design among the People (especially the Manufacturing Population) of the Country; also to inquire into the Constitution, Management and Effects of Institutions connected with the Arts; and to whom several Returns to The House of Commons relating to the Cultivation of the Arts in Foreign Countries were referred; and who were empowered to report the Minutes of the Evidence taken before them to The House:——Have examined the matters referred to them, and have agreed to the following REPORT:

THE COMMITTEE have pursued (amid frequent interruptions caused by the numerous Private Bills introduced in the present Session) the inquiry left unfinished by them in the last Session of Parliament.

In taking a general view of the subject before them, the Committee advert with regret to the inference they are obliged to draw from the testimony they have received; that, from the highest branches of poetical design down to the lowest connexion between design and manufactures, the Arts have received little encouragement in this country. The want of instruction in design among our industrious population, the absence of public and freely open galleries containing approved specimens of art, the fact that only recently a National Gallery has even been commenced among us, have all combined strongly to impress this conviction on the minds of the Members of the Committee. In many despotic countries far more development has been given to genius, and greater encouragement to industry, by a more liberal diffusion of the enlightening influence of the Arts. Yet, to us, a peculiarly manufacturing nation, the connexion between art and manufactures is most important;—and for this merely economical reason (were there no higher motive), it equally imports us to encourage art in its loftier attributes; since it is admitted that the cultivation of the more exalted branches of design tends to advance the humblest pursuits of industry, while the connexion of art with manufacture has often developed the genius of the greatest masters in design.

The want of instruction experienced by our workmen in the Arts is strongly adverted to by many witnesses. This deficiency is said to be particularly manifest in that branch of our industry which is commonly called the fancy trade; more especially in the silk trade; and most of all, probably, in the ribbon manufacture. Mr. Martin (the celebrated painter) complains of the want of correct design in the china trade; Mr. Papworth (an eminent architect) of its absence in the interior decorative architecture of our houses, and in furniture. Hence the adoption of the designs of the era of Louis XV. (commonly dignified with the name of Louis XIV.), a style inferior in taste and easy of execution. To a similar want of enlightened information in art, Mr. Cockerell attributes the prevailing fashion for what is called Elizabethan Architecture; a style which (whatever may be the occasional excellencies of its execution) is undoubtedly of spurious origin.

Part I. Q. 493. Morrison, Part I. Q. 167. Smith, 272. Bowring, Part II. Q. 3. Smith, Part I. Q. 289. Part I. Q. 916. Papworth, Morant Part II. Q. 545.

Cockerell, Part II Q. 2245.

This scanty supply of instruction is the more to be lamented, because it appears that there exists among the enterprizing and laborious classes of our country an earnest desire for information in the Arts. To this fact, Mr. Howell, one of the Factory-Inspectors, has borne ample testimony. Mr. Morrison, a Member of the House of Commons, has given evidence to the same effect.

The ardour for information is apparent in Birmingham, Sheffield and in London; and the manufacturing workmen in the neighbourhood of Coventry have (to their great honour) specifically petitioned the House of Commons for instruction in design.

Eld, Part I. Q. 493.

It has too frequently, if not uniformly, occurred, that the witnesses consulted by the Committee have felt themselves compelled to draw a comparison more favourable (in the matter of design) to our foreign rivals, and especially to the French, than could have been desired, either by the Committee or the witnesses.

The Committee were anxious to investigate the pervading cause which seemed to justify this conclusion. It appears that the great advantage which foreign manufacturing-artists possess over those of Great Britain consists in the greater extension of art throughout the mass of society abroad. Art is comparatively dear in England. In France it is cheap, because it is generally diffused. In England a wealthy manufacturer has no difficulty in procuring superior designs. Our affluent silversmiths have called to their aid the genius of Flaxman and of Stothard. But the manufacturer of cheap plate and inferior jewellery cannot procure designs equal to those of France, without incurring an expense disproportioned to the value of the article on which his labour is employed.

Part I. Q. 667. Donaldson, Part II. Q. 369. Part I. Q. 557. 617.

According to the evidence of M. Guillotte, a maker of Jacquard looms (a gentleman who does the fullest justice to the English manufacturers), a French capitalist employs three or four artists, where in England one artist would supply eight or ten manufacturers. This is exemplified in the process called by the French the "*mise en carte*," or the practical transfer of the pattern to the fabric into which it is to be wrought. It appears that in England the designer of the pattern and the person who applies it to the manufacture are distinct persons. In France the workman is himself the artist.

Guillotte, Part I. Q. 824. Guillotte, Part I. Q. 824.

The French have long been celebrated for their attention to design in Manufactures. Their zeal in this pursuit is nowhere more manifest than in their recent prosecution of the shawl trade,—in the introduction both of the material and pattern of the Cachemire shawl by M. Ternaux, and in the later investigations of M. Couder. M. Couder has established a school for shawl designs at Paris; he has succeeded in tracing the original designs on the shawls of Cachemire through all the imperfections of the native manufacture, and supplied his country with the genuine pattern.

Part I. Q. 296. 442.

Much importance has justly been attributed to the Schools of Design so generally diffused through France. These schools (in number about 80) are superintended by the Government. The free, open and popular system of instruction (prevalent in France since the days of Colbert), and the extreme accessibility of their museums, libraries and exhibitions, have greatly tended to the diffusion of a love of art, as well as of literature, among the poorer classes of the French. The testimony of Dr. Bowring, M.P., on this subject, will be consulted with interest and advantage.

Smith, Part I. Q. 296. Dr. Bowring, Part II. Q. 1, &c.

According to the evidence of a distinguished foreigner, Dr. Waagen, the intelligent Administration of Prussia has felt the necessity of paying great attention to the instruction of the Prussian manufacturers in art. The description of the "*Gewerb-Institut*," at Berlin, which was founded with this view, will be read with interest in the evidence of Dr. Waagen. It appears that a constant correspondence is maintained between this institution and the more distant local governments and local manufacturers. In Bavaria (now the classic country of the Arts) there are thirty-three schools of design. Outline drawing, to a considerable extent, forms an element in the system of national education.

Waagen, Part I. Q. 7. Von Klenze's Answers, end of Evidence.

The Committee intended to have laid before The House, Returns received through the medium of the Foreign Office, explanatory of the different schools and institutions connected with the Arts in foreign countries. The non-arrival of the Returns from France and from Prussia has caused the production of these documents to be postponed to a future Session.

In our own country, manufacturing artists have been greatly indebted to such institutions as the Board of Trustees in Edinburgh and the Royal Society in Dublin (the latter of which has this year come under the consideration of another Committee of The House of Commons). In England the rising Institute of British Architects promises great advantage to our manufacturers, and the more matured Mechanics' Institutions have disseminated much valuable instruction in the Arts. The Reports of the Mechanics' Institutes of Glasgow, Manchester

See the Evidence of Mr. Skene, Part I.

chester and Coventry indicate, in the present year, the awakened attention of the inhabitants of those great towns to the importance of education in design.

His Majesty's Government has this year, for the first time, proposed a vote in the Estimates for the establishment of a Normal School of Design.

It appears to the Committee that, in the formation of such an institution, not mere theoretical instruction only, but the direct practical application of the Arts to Manufactures ought to be deemed an essential element. In this respect, *local* schools, where the Arts reside as it were with the manufacture to which they are devoted, appear to possess many practical advantages. In such situations it is probable that the Arts will eventually strike root and vegetate with vigour. But if a more *central* system be adopted, the inventive power of the artist ought equally to be brought to bear on the special manufacture which he is destined hereafter to pursue. This principle is judiciously adopted in the *Gewerb* institution at Berlin; in which, after one year of general instruction in art, the pupil selects a branch of manufacture as his trade, and passes two years in the practical application of art to the peculiar manufacture which he has chosen. Unless the Arts and Manufactures be practically combined, the unsuccessful aspirants after the higher branches of the Arts will be infinitely multiplied, and the deficiency of manufacturing-artists will not be supplied.

Waagen, Part I. Q. 55.

Perhaps the Government would most judiciously interpose not only by creating a Normal School, but by applying to local institutions the species of assistance now extended to the building of school-houses. It is worthy of consideration whether, if satisfactory evidence were given that the local residents or municipalities would supply a certain portion of the expense, contributions, in aid only, might not be judiciously supplied by Government. But the interposition of the Government should not extend to interference; it should aim at the development and extension of art; but it should neither control its action, nor force its cultivation.

The same system might probably be beneficially extended to the formation of open Public Galleries or Museums of Art in the various towns willing to undertake a certain share in the foundation, and to continue the maintenance, of such establishments. In nothing have foreign countries possessed a greater advantage over Great Britain than in their numerous public galleries devoted to the Arts, and open gratuitously to the people. The larger towns of France are generally adorned by such institutions. In this country we can scarcely boast of any. Our exhibitions (where they exist) are usually periodical. A fee is demanded for admission, and modern works only are exhibited. From such exhibitions the poor are necessarily excluded. Even those who can afford to pay seldom enjoy the advantage of contemplating perfect specimens of beauty, or of imbibing the pure principles of art. If the recommendation of the Committee were adopted,—that the opening of public galleries for the people should, as much as possible, be encouraged,—casts of the best specimens of Sculpture might be advantageously transmitted from the metropolis to the different towns. Casts are cheaply supplied in Paris under the superintendence of an artist; and a *tarif*, indicating their several prices, is issued for the benefit of the public. This example is worthy of imitation. But, besides casts and paintings, copies of the Arabesques of Raphael, the designs at Pompeii, specimens from the era of the revival of the Arts, every thing, in short, which exhibits in combination the efforts of the artist and the workman, should be sought for in the formation of such institutions. They should also contain the most approved modern specimens, foreign as well a domestic, which our extensive commerce would readily convey to us from the most distant quarters of the globe.

Wyon, Part I. Q. 686, *et alii.*

It appears that among our workmen a great desire exists for such public exhibitions. Wherever it be possible, they should be accessible after working hours; and admission should be gratuitous and general. A small obstruction is frequently a virtual prohibition. The vexatious fees exacted at Westminster Abbey, St. Paul's and other public buildings are discreditable to the nation. In the Abbey at Westminster, not only is a fee demanded at the door, but supplementary fees are extorted in different portions of the building.

Part I. Q. 643. 662. 762. 1081.

An intelligent witness, Mr. Nasmyth, suggests the great advantage which manufacturers would derive from themselves encouraging a knowledge and a love of art among their workmen. The exhibition of works of proportion and of beauty in rooms connected with factories would have a beneficial effect on minds already familiar with geometrical proportions. Scientific improvements in machinery,

Part II. Q. 290, &c.

Part II. Q. 304.

Nasmyth, Part II. Q. 315.
Reinagle, Part II. Q. 603
Cooper, Part II. Q. 586.

chinery, and economy in the construction of it, are both intimately connected with perfection of form. The geometrical forms of the works of antiquity (especially in their relation to the ellipse) are referred to by Mr. Nasmyth, and more fully developed by Mr. Reinagle. Mr. Cowper has shown that the application of art to a material not only encourages but sometimes creates a manufacture. Were the Arts more extensively diffused among our population, many articles, such as marble, terra cotta, wood, and ivory (a material to which art is much applied in France) would give additional employment to the people.

Skene, Part I. Q. 1130.
Barnes, Part I. Q. 1415.
Crabb, Part I. Q. 1055.
Hay, Part II. Q. 431.

It has been generally admitted, both by artists and by manufacturers, that access to botanical gardens would have an excellent effect on our industrious population. The French study more closely than we do the living flower, and their imitations of plants are generally acknowledged to be more correct than ours. Mr. Hay, an intelligent practical witness, from Edinburgh, has dwelt on the importance of the study of the natural flower, even in its simplest form.

Among the advantages possessed by the manufacturing artists of foreign countries, the attention of Your Committee has been directed to the Books on Art published by the Governments for the instruction of their workmen. Among these the works issued by M. Beuth, director of the *Gewerb-Institut* at Berlin, particularly deserve to be mentioned.* These works, printed at the expense of the Prussian Government, with copper-plate engravings, make known to the manufacturing artist the most beautiful models of antiquity and the era of the *Renaissance*, as well as Oriental and Moresque designs. Architectural illustrations, both for the exterior and interior of buildings, vases, tripods, pateræ, patterns for various species of manufacture, form one of these volumes. The other is devoted to plans and illustrations of the construction of the public works of Prussia.

Waagen, Part I. Q. 46.
Donaldson, Part II. Q. 351–2.

The chief excellence of these works appears to consist in their general correctness and classical purity of taste. It is gratifying to observe, that British capital and intelligence, unaided by the Government, have been turned in the same direction. Cheap publications upon art are studied with interest by our workmen. The "Mechanics' Magazine" has, in this point of view, as well as in its more scientific character, conferred lasting advantages on the manufactures of the country. The immensely-extended publication of specimens of art by means of the steam-printing machine is justly commemorated in the Evidence of Mr. Cowper. The "Penny" and "Saturday" Magazines, the "Magasin-Pittoresque," the Magasin-Universel," and other cheap works issued in France and Germany, are mainly indebted for their success to this great instrument of knowledge. Nothing is more cheering than to find public instruction, and consequently public happiness, thus extending with the increase of national capital, and conveying intelligence and civilization in so cheap a form to the remotest cottage in the kingdom. Such instruments may be said to form the paper-circulation of knowledge; and, while the friends of education lament that the people are yet most insufficiently provided with places of instruction, they are somewhat consoled by the reflection that these works convey instruction to the very dwellings of the people.

Part I. Q. 657.
Part II. Q. 590.

But though cheap publications are thus circulated by individual enterprize, there are works, such as those issued by the Government of Prussia, which probably require too great labour of design and are too expensive of execution to be profitably undertaken by individuals. It is stated, on the high authority of Baron Von Klenze, that the influence of Professor Beuth's publications is already perceptible in the shops and dwelling-houses at Berlin. Encouraged by the success of this experiment, the Bavarian Government is about to issue similar, but cheaper, works for the benefit of the workmen of Bavaria.

Answers by Baron Von Klenze, at the end of the Report.

It appears to the Committee most desirable, with a view to extend a love, a knowledge of art among the people, that the principles of design should form a portion of any permanent system of national education. Such elementary instruction should be based on an extension of the knowledge of form, by the adoption

* Vorbilder für Fabrikanten und Handwerker. By Professor Beuth, Berlin.
Bau-ausführungen des Preussischen Staats. By the same.
To which may be added,—
Ornamente aller classischen Kunst-epochen, nach den originalen. An excellent work, by Professor Zahn, Berlin.
Several other German Works, on the same subject, are mentioned in the Evidence of Mr. Morant, Part II.

adoption of a bold style of geometrical and outline-drawing, such as is practised in the national schools of Bavaria. The Committee further would suggest that, if the proper machinery for accomplishing such an object were supplied, the progress of the people in the Arts should be reported annually to Parliament. This part of the subject, however, is involved in the much greater question of a responsible minister of Education; which the limits imposed on the Committee prevent them from doing more than alluding to.

It is with regret that Your Committee notice the neglect of any general instruction even in the history of art at our universities and public schools; an omission noticed long ago by Mr. Burke, and obvious to every reflecting mind. Haydon, Part II. Q. 1099.

The Committee turn to another branch of the subject connected with Arts and Manufactures. The difficult and delicate question of COPYRIGHT has already engaged the attention of The House; and numerous complaints of want of protection for their designs have been laid before the Committee by artists and manufacturers. Mr. Smith, an eminent manufacturer of Sheffield, states, that the piracy of his designs will compel him altogether to abandon designing as connected with his trade. A similar or corroborative statement is made by architectural sculptors, modellers, manufacturing artists, and artists generally. Mr. Martin has been seriously injured by the piracy of his works; and Mr. Papworth attributes to the want of protection for inventions the absence of original matter in tablets, vases, and foliages; of which in England we possess few specimens and perhaps none worthy of observation. It is well known that a short period of copyright is extended to printed cotton patterns. A doubtful protection has also been afforded to the Arts by the Statutes 38 Geo. III. c. 71, and 54 Geo. III. c. 56. The copyright given by these Statutes extends to metallic figures of men and animals, to figures combined of the two, and to what is somewhat loosely styled "matter of invention in Sculpture." Metallic foliages, arabesques, vases, candelabra, and similar works are unprotected by them. Whatever be the legal latitude of these Acts, the expensiveness of a remedy through the courts of law or equity is a virtual bar to invention, and almost affords impunity to piracy in art.

Part I. Q. 107.

Part I. Q. 107. 477. 677. 851. 943, &c.

Part II. Q. 864.

Papworth, Part I. Q. 1254.

Butt, Part I. Q. 593–4–5.

The most obvious principle of any measure enacted for the protection of invention appears to be the constitution of A CHEAP AND ACCESSIBLE TRIBUNAL. The French have long possessed a prompt and economical Court of Judgment for cases of this kind. The constitution of the *Conseil des Prud'hommes*, prevalent in the manufacturing districts of France, is a subject of interesting development in the evidence of Dr. Bowring. These local tribunals form a kind of jury or board of arbitration, composed of master-manufacturers and workmen, empowered to decide on priority of invention in design, as well as on many other subjects connected with Manufactures. It has however occurred to the Committee, that where a dispute arises concerning originality of invention between designers residing at a distance from each other, local tribunals would not readily afford a final adjudication.

Bowring, Part II. Q. 47.

Toplis, Part I. Q. 1573.

In addition to cheapness, the greatest promptitude of decision is another obvious element in the constitution of such a tribunal. For this and for other reasons a SYSTEM OF REGISTRATION appears to be indispensable.

Another element in the consideration of this subject is the varying DURATION OF PROTECTION to be extended to different inventions in Manufactures. The varying periods of protection form a question of minute and exact detail, fit for separate investigation, and dependent on evidence too specific to be comprehended in the more general inquiry undertaken by the Committee.

The Committee consider the elaboration of any comprehensive measure for the protection of designs in Manufactures to be well worthy of the serious attention of the Government.

The Arts, both generally and in so far as they are connected with Manufactures, have shared the common suffering under the baneful influence of FISCAL DUTIES. The Excise Laws, in their restrictions on the manufacture and the form of bricks, have obstructed the exercise of art in that material. The window-duty acts injuriously on the proportion and beauty of our buildings. The paper-duty has been extensively detrimental in its effects on periodical publications on the Arts, on the use of drawing-paper, on the employment of cards in the Jacquard

Papworth, Part I. Q. 1301.

Cockerell, Part I. Q. 1475.

Papworth, Part I. Q. 1303.

Jacquard loom, and in its oppressive application to the whole trade of paper-staining. The glass duties have fettered the Arts in their endeavours to restore painting on glass, in which (contrary to common belief) we are able to surpass the artists of former times. The same duties have restricted the adoption of engravings as ornaments in dwelling-houses. The lower cost of glass in France has encouraged a much more extended use of engravings in private residences.

Martin, Part II.

Pye, Part II. Q. 1303.

In reference to the diffusion of a knowledge of the Arts, Your Committee have already adverted incidentally to EXHIBITIONS. Among exhibitions connected with the encouragement of art, their attention has been called to the institutions established in Germany under the name of *Kunst-Vereine*, and now becoming prevalent in this country. These associations, for the purchase of pictures to be distributed by lot, form one of the many instances in the present age of the advantages of combination. The smallness of the contribution required brings together a large mass of subscribers, many of whom without such a system of association would never have been patrons of the Arts. Messrs. Waagen and Von Klenze highly estimate the advantages conferred on the Arts by such associations, which appear to have been introduced into Prussia by M. Von Humboldt.

Waagen, Part I. Q. 97.
Baron Von Klenze's Answers, end of Evidence.

From the subject of Exhibitions the Committee have naturally been led to inquire into the constitution and management of those institutions which have prevailed in Europe for the last two hundred years, under the name of ACADEMIES. Academies appear to have been originally designed to prevent or to retard the supposed decline of elevated art. Political economists have denied the advantages of such institutions, and artists themselves, of later years, have more than doubted them. It appears, on the evidence of some of the witnesses, that M. H. Vernet, the celebrated Director of the French Academy at Rome, has recommended the suppression of that establishment. It is maintained by Dr. Waagen, that what is called the academic system gives an artificial elevation to mediocrity, and that the restriction of academic rules prevents the artist from catching the feeling and spirit of the great master whom he studies; like the regulations of those literary institutions of former times which set more value on scanning the metres of the ancients than on transfusing into the mind the thoughts and feelings of the poet. Many of the witnesses concur with Dr. Waagen in the opinion that academies ought properly to be schools only; wherein such instruction may be given as is not attainable in the *studio* of a private master. When academies go beyond this, their proper province, they degenerate into mannerism and fetter genius; and when they assume too exclusive and oligarchical a character, they damp the moral independence of the artist and narrow the proper basis of all intellectual excellence—mental freedom.

Waagen, Part I. Q. 95.
Hofland, Part. II. Q. 1257. 1271.
Haydon, P. II. 1053–4.
Rennie, Part II. Q. 639.
Foggo, Part II. Q. 1369.
Cockerell, P. I. 1447.
Rennie, Part II. Q. 642.
Waagen, Part I. Q. 95.
Haydon, Part II. 1064.
Martin, Part II. Q. 875.
Haydon, Part II. 1064.
Foggo, Part II. Q. 1381.

It seems probable that the principle of free competition in art (as in commerce) will ultimately triumph over all artificial institutions. Governments may, at some future period, content themselves with holding out prizes or commissions to the different but co-equal societies of artists, and refuse the dangerous gift of pre-eminence to any. It is more than probable that our ROYAL ACADEMY is indebted for the distinguished names which adorn its annals to the necessity of competing, as a private society, with other institutions, rather than to the extraneous distinctions and privileges with which it is decorated, and, perhaps, encumbered. As it stands, it is not a public national institution like the French Academy, since it lives by exhibition, and takes money at the door. Yet it possesses many of the privileges of a public body, without bearing the direct burthen of public responsibility.

The artists examined by the Committee frequently concur in admitting the eminence of the present and of former members of the Royal Academy; but they complain of the exclusive nature of its rules, of the limitation of its numbers, and of the principle of self-election which pervades it. Among its exclusive rules has been named one which prohibits the members of the Academy from belonging to any other institution of artists in London; and another which restricts a candidate for academic honours from exhibiting beyond the walls of the Academy. It is true that the inexpediency of the former of these regulations is acknowledged on the part of the Academy; but it still exists, and has recently been carried into execution. The private and irresponsible nature of the proceedings of the Academy; the privilege enjoyed by the Academicians of exclusively consorting with

Haydon, Part II. 1063.
Rennie, Part II. Q. 649.
Hurlstone, P. II. Q. 761.
Hofland, Part II. 1264.
Donaldson, P. II. 1252.
Rennie, Part II. Q. 650.
Sir M. A. Shee, Part II. Q. 1991.
Donaldson, P. II. 1252.
Rennie, Part II. Q. 655.
Haydon, Part II. 1057.

with the patrons of art at the annual dinner; their prerogative of retouching their own works previous to exhibition (a power denied to the other artists who exhibit), and the monopoly of the best places by the pictures of the Academicians, have been adverted to by various witnesses. Of the privileges above named some have been denied to be exclusive; others have been claimed by the Academy as essential to the nature of such an institution.

Howard, Part II. 2117. Sir M. A. Shee, Part II. Q. 2019. 1989. Howard, Part II. 2117.

It is certainly to be lamented that artists so distinguished as Mr. Martin and Mr. Haydon should complain of the treatment of their works within the walls of the Academy; and particularly that Mr. Martin should declare that his paintings have found that encouragement in the foreign exhibitions of France and Belgium which they have been denied at home.

Martin, P. II. 850. 853.

Some irregularities have been noticed in the delivery of lectures at the Academy. The neglect of Architecture has been complained of by several artists *extra muros*; and the inadequacy of the instruction given in that important branch of art is admitted by the President himself.

Rennie, Part II. Q. 666. Clint, Part II. Q. 1038. Donaldson, P. II. 1233. Sir M. A. Shee, Part II. Q. 1979.

The exclusion of Engravers from the highest rank in the Academy has often called forth the animadversions of foreign artists. In the French Academy engravers are admitted into the highest class of members. So are they in Milan, Venice, Florence, and in Rome. In England their rise is limited to the class of Associates. This mark of depreciation drove such eminent men as Woollett, Strange and Sharpe far from the Academy. Such a distinction seems the more extraordinary, because British engraving has attained a high degree of excellence. Foreigners send pupils hither for education; and the works of British engravers are diffused and admired throughout the Continent.

Pye, Part II. Q. 1309. Burnet, Part II. Q. 924. Pye, Part II. Q. 1308. Burnet, Part II. Q. 924. Burnet, Part II. Q. 923. Pye, Part II. Q. 1312.

The remarks of foreign critics have frequently been elicited by the unusual predominance of portraits over other works of art in our annual Academic exhibitions. It appears (from the Returns appended to the Report) that fully half of the paintings annually exhibited have been portraits, which often inconsistently obtrude themselves before ideal and historical compositions. In the arrangement of a national exhibition a more appropriate classification ought surely to be adopted.

Martin, Part II. Q. 830.

The plan annexed to the evidence of Mr. Wilkins will explain that fully one half of the new National Gallery has been given up to the Royal Academy. Against this apportionment of the national building, a large number of artists have remonstrated; and two bodies of painters have petitioned The House of Commons on the subject. They declare their inability to compete with an institution so favoured at the public expense. It is true that the Academy may be compelled to quit the National Gallery whenever public convenience requires their removal; but the great body of non-academic artists contend that a society, which possesses not only this but many other public advantages, ought to be responsible to those who contribute to their exhibitions, and whose interests they are supposed to represent. A strong feeling pervades the artists generally on this subject. They are uneasy under the ambiguous, half-public half-private, character of the Academy; and they suggest that it should either stand in the simple position of a private institution, or, if it really represents the artists of Great Britain, that it should be responsible to, and eligible by them.

Wilkins, Part II. Q. 1171. 1145. Rennie, Part II. Q. 686. Hurlstone. Martin, Part II. Q. 886. Haydon, Part II. Q. 1085.

Few circumstances can more fully exhibit the hitherto exclusive nature of our institutions than the fact that we have only just begun to form a National Gallery. The new building, now nearly completed, has been thrown back to open the façade of St. Martin's to Pall-mall,—an alteration in his original design which the Architect much deplores. It is to be lamented that the whole edifice is not fire-proof. The portion allotted to the Royal Academy is not so. As, according to the plan, the officers and servants of the Academy reside on the premises, there will be fires in the academic portion of the building; a circumstance which must more or less endanger the adjacent national collection. In the construction of the new Picture Gallery at Munich (described in the evidence of Baron Von Klenze) the removal of all danger from fire seems to have been particularly attended to.

Wilkins, Part II. Q. 1206. Wilkins, Part II. Q. 1408, 1409. 1421. Wilkins, Part II. Q. 1410. Wilkins, Part II. Q. 1413.

The description of the magnificent Galleries of Sculpture and Painting at Munich given by Baron Von Klenze, at the end of the Evidence, will be read with interest and instruction.

The subject of a Catalogue, or description of the paintings, is an important element in a national collection. Besides a *catalogue raisonné*, Mr. Waagen, in

the Berlin Gallery, and Baron Von Klenze, in the Gallery at Munich, have placed in each compartment of the gallery a descriptive map of the walls, by reference to which the spectator derives some brief information respecting the several pictures and their painters. It appears to the Committee that the most ready and compendious information would be given to the public by fixing its name over every separate school, and, under every picture, the name, with the time of the birth and death, of the painter; the name also of the master, or the most celebrated pupil, of the artist, might in certain cases be added. This ready (though limited) information is important to those whose time is much absorbed by mental or bodily labour. For their sakes, also, it is essential that the Gallery be opened, in summer, after the usual hours of labour. It is far better for the nation to pay a few additional attendants in the rooms, than to close the doors on the laborious classes, to whose recreation and refinement a national collection ought to be principally devoted.

Seguier, Part II. 1625. Hanley, Part II. Q. 1792.

It appears to Your Committee, that some portion of the Gallery should be dedicated to the perpetuation and extension of the British School of Art. Pictures by living British artists of acknowledged merit might, after they have stood the test of time and criticism, be purchased for the national collection; especially such paintings as are more adapted, by their style and subject, to a gallery than a cabinet. A room might also be devoted to such engravings as have undergone a similar probation of public criticism. This encouragement appears to be due to the higher branches of engraving.

Pye, Part II. Q. 1352. Burnet, Part II. Q. 939.

Haydon, Part II. Q. 1878. Wilkins, Part II. Q. 1825. Solly, Part II. Q. 1877.

It would be a great public benefit if the celebrated Cartoons from Hampton Court could be deposited in the National Gallery. That they could be preserved there with safety is the opinion of several eminent artists.

Your Committee observe with regret, that the great picture of Sebastian del Piombo has been exposed to the hazard (from the incursions of insects) detailed in the Evidence.

With respect to the future extension of the national collection, it has been suggested that individuals might be encouraged to bequeath to it money as well as paintings, by inscribing over the works purchased with their bequests the names of the donors.

Waagen, Part I. Q. 84. Solly, Part II. Q. 1854. Leigh, Part II. Q. 1913.

It has been recommended by more than one experienced witness, that the pictures particularly sought for in our national collection should be those of the era of Raphael, or of the times just antecedent to it; such works being of a purer and more elevated style than the eminent works of the Caracci. Paintings of the Raphael era form the best nucleus of a gallery; they have been sought for on this account as the basis of the new National Gallery at Berlin.

The capability of the persons appointed to make purchases for the National Gallery is a very important question. It would seem that the majority of Trustees ordinarily selected for such purposes in this country are chosen rather on account of their elevated rank and their possession of pictures than for any peculiar professional ability. A private collector may be an excellent judge of cabinet-paintings; but he may not have the comprehensive knowledge required in the choice of a national collection. In the Committees appointed to purchase paintings for the National Galleries of France and Prussia, there is a greater admixture of artists and of *experts*, or persons who have devoted themselves to the study of the value of pictures. A similar admission of practical and professional critics is, in the opinion of the Committee, desirable in this country.

Solly, Part II. Q. 1933. Woodburn, Part II. Q. 1700.

The composition of our Commissions for deciding on plans for public works, has also been, with great apparent justice, complained of. In France the tribunal which decides between competing artists is less limited and more professional. The opinion of the public is also there called in aid of the tribunal. It appears from the evidence of Mr. Cockerell that, on occasion of a recent *concours* for a public commission in Paris, the plans of the different artists were subjected to general public criticism for eight days; after which a tribunal, consisting of artists in general, as well as of those belonging to the Institute, assisted by persons professionally acquainted with the subject of the work, pronounced a final opinion on the merits of the different designs.

Cockerell, Part II. Q. 2228.

It has already been submitted by the Committee that an occasional outlay of public money on British works of art of acknowledged excellence, and in the highest style and purest taste, would be a national advantage. It has also been suggested that, in the completion of great public buildings, the arts of Sculpture and

and Painting might be called in for the embellishment of Architecture to the advancement of the Arts and the refinement of the people. The habitual contemplation of noble works in Fresco and in Sculpture is worthy of the intelligence of a great and civilized nation. Waagen, Part I. Q. 98, *et alii.*

It will give Your Committee the sincerest gratification if the result of their inquiry (in which they have been liberally assisted by the artists of this country) tend in any degree to raise the character of a profession which is said to stand much higher among foreign nations than, in our own ; to infuse, even remotely, into an industrious and enterprizing people, a love of art, and to teach them to respect and venerate the name of " Artist."

August 1836.

Part I.

REPORT, MINUTES OF EVIDENCE AND APPENDIX;

Sess. 1835.

Martis, 14° die Julii, 1835.

Ordered, THAT a Select Committee be appointed to inquire into the best means of extending a knowledge of the ARTS and of the PRINCIPLES OF DESIGN among the People (especially the Manufacturing Population) of the Country; also to inquire into the Constitution, Management and Effects of Institutions connected with the Arts:— And a Committee was appointed of—

Mr. Ewart.
Mr. Bernal.
Dr. Bowring.
Mr. Ridley Colborne.
Mr. Clay.
Lord Francis Egerton.
Mr. Elphinstone.
Mr. Grote.
Mr. Hawes.
Mr. Hume.
The Lord Advocate.
Mr. Lewis.
Mr. Oswald.
Sir Robert Peel.
Mr. O'Connell.
Mr. Shiel.
Lord Viscount Sandon.
Mr. Chancellor of the Exchequer.
Sir Matthew White Ridley.
Mr. Brotherton.
Mr. Potter.
Mr. George Evans.
Mr. Roebuck.
Lord John Russell.
Mr. Patrick Stewart.
Mr. Strutt.
Mr. Poulett Thomson.
Mr. Warburton.
Mr. Morrison.
Sir Robert Inglis.
Mr. Wyse.
Mr. Scholefield.
Mr. Edward Lytton Bulwer.
Mr. Henry Lytton Bulwer.
Earl of Kerry.
Lord Viscount Mahon.
Mr. Yorke.
Mr. Heathcote (of Tiverton).
Mr. Baines.
Mr. Stewart Mackenzie.
Mr. Williams (of Coventry).
Mr. Fort.
Mr. Davenport.

Ordered, THAT the Committee have power to send for Persons, Papers and Records.

Ordered, THAT Five be the Quorum of the Committee.

Mercurii, 22° die Julii, 1835.

Ordered, THAT Mr. Wilks, Mr. Hanbury Tracy, Mr. Buckingham and Mr. Hope be added to the Committee.

Veneris, 7° die Augusti, 1835.

Ordered, THAT Mr. Brocklehurst and Mr. Jephson be added to the Committee.

Veneris, 4° die Septembris, 1835.

Ordered, THAT the Committee have power to report the Minutes of the Evidence taken before them.

REPORT;

SESS. 1835.

THE SELECT COMMITTEE appointed to inquire into the best means of extending a knowledge of the ARTS, and of the PRINCIPLES OF DESIGN among the People (especially the Manufacturing Population) of the Country; also to inquire into the Constitution, Management and Effects of Institutions connected with the Arts; and to whom the Petitions of Artists and Admirers of the Fine Arts, and of several Members of the Society of British Artists, were severally referred; and who were empowered to report the MINUTES of the EVIDENCE taken before them to The HOUSE:——HAVE examined the matters to them referred, and have agreed to the following REPORT:

THE COMMITTEE began its labours by dividing the subject of inquiry into the following parts:

THE state of Art in this country and in other countries, as manifested in their different Manufactures.

THE best means of extending among the People, especially the Manufacturing Classes, a knowledge of and a taste for Art.

THE state of the higher branches of Art, and the best mode of advancing them.

The investigations of the Committee have been principally confined to the first and second sub-divisions of the subject.

The Committee lay the Evidence hitherto taken before The House, and recommend the resumption of the inquiry early in the next Session of Parliament.

September 1835.

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MINUTES OF EVIDENCE.

Lunæ, 27° die Julii, 1835.

WILLIAM EWART, ESQUIRE, IN THE CHAIR.

Dr. *Gustave Friedrick Waagen*, called in; and Examined.

Dr. *G. F. Waagen*

27 July 1835.

1. YOU are the director of the Royal Gallery at Berlin?—I am.

2. What institutions have you in Prussia for the instruction of the manufacturing population in the fine arts?—We have a *Gewerb-Institut* at Berlin for the purpose of giving instruction in manufactures connected with the arts.

3. Have you one, or more than one?—That is the principal one; we have smaller institutions, but these are merely schools of design, in Breslau, Königsberg, Dantzic and Cologne.

4. How many are there altogether in Prussia?—There are five; there is the principal institution at Berlin, and the four smaller institutions.

5. Can you give the Committee any account of the schools of design in the other states of Germany generally?—If by this question is meant *Gewerbe-schools*, then I cannot.

6. Do such schools exist in other parts; for instance, in Saxony and Bavaria?—I believe *Gewerbe-schools* do not; there is a Royal Academy, where young men that learn manufactures at Dresden may attend.

7. Can you give the Committee any account of the management of those *Gewerbe-schools* in Prussia?—At Berlin, in the chief *Institut*, there is a collection of models representing the newest discoveries in Europe, and particularly in England; there is also a very complete collection of the finest ornaments and designs of the Greek and Roman and middle ages in plaster of Paris; also some of the most distinguished works of naked sculpture, especially the pure Grecian; the pupils there are also instructed in drawing, modelling, in mathematics and perspective; each one chooses his own department of manufacture; they are taught also the founding and casting of metal works and other manufacturing operations.

8. Is the instruction of those schools gratuitous?—Yes, the instruction is gratis.

9. Are those schools under the government?—They are entirely under the government, and the managers are paid by the government.

10. Is the whole expense of the institution defrayed by the government?—The whole is paid by the government.

11. Does that apply to the minor schools in the other towns, as well as the principal school at Berlin?—Yes.

12. Can you state the expense of those schools?—I cannot state it now, but I can easily procure an account, and I will do so. The whole of the establishment is under a director, whose name at present is *Beuth*, privy councillor of finance, who has the management of the whole establishment.

13. Is chemistry among the subjects taught in the school?—Yes, there is instruction given in chemistry.

14. Is any branch of experimental philosophy taught?—Partially; there is some instruction given in natural history and physiology, and they have also electrical and other machines in the schools.

15. Are there any other arts and sciences taught in the schools?—I have mentioned all the most important branches.

16. How are the pupils elected into those institutions?—The pupils are recommended from the provinces by the *Government-president*, and sent to Berlin.

Dr. G. F. Waagen. 27 July 1835.

They must have a knowledge of some manufacture; they must be able to read and calculate, in order to be received into the institution. If those young people do not show any aptitude after being some time, the institution is not compelled to continue the instruction to them; but they are sent back to the places whence they came.

17. Are they lodged and boarded in the institution?—No; they receive the instruction freely, but they must pay for their own board and lodging in Berlin.

18. Out of what classes are they selected by the government presidents?—There is no particular class of society out of which they are peculiarly chosen; when any individual is considered to show particular aptitude, no further inquiries are made, but that is considered a sufficient qualification.

19. Who makes the selection?—Any body may recommend any young man who has a taste for a particular branch of art to the president.

20. Do you know the mode adopted by the *Government-president* before he gives his certificate?—No, I do not.

21. What are the regulations as to the age of the pupils?—They cannot be received above, but may be received under the age of 16.

22. Are they then sent immediately to Berlin, or are they kept any time in the provincial schools?—They are sent to Berlin.

23. Is the same system pursued with respect to the minor schools at Breslau and Königsberg, and other places?—Those are preparatory schools, merely of design, where they do not undergo so strict an examination.

24. Are those who are sent to Berlin sometimes selected out of the provincial schools?—Sometimes they are, and sometimes not.

25. And sometimes they finish their education at the provincial school without going to Berlin?—When they do not want to take a very high path in art, they content themselves with more elementary instruction in the provincial schools. The Berlin institution is supplied with pupils not only from the minor schools, but selected by the government-president from the mass of the population, as well as from the other schools.

26. How long do the students stay in the Berlin school after they have been admitted there?—I do not know whether it is two or three years.

27. How many students are there in the Berlin institution altogether?—The number is not positively fixed.

28. Can you state about how many there are?—I do not think the number in the principal school exceeds from 80 to 100.

29. Is the period which the pupil stays in the school determined by his age or by his attainments?—It is according to a certain course which he has gone through.

30. Can you state the number of scholars there are in the provincial schools altogether?—That is quite uncertain; the number of students in the inferior schools is much more uncertain and fluctuating than those in the principal school at Berlin, inasmuch as the quantity of instruction communicated is so much less.

31. Are those pupils prepared for all sorts of manufacture, for silk and cotton and metallurgy?—Yes, for every description of manufacture.

32. The school applies its instruction to every manufacture with which art is in any way concerned?—Yes.

33. During what portions of the year do they attend the schools?—The courses extend through nearly the whole year; they begin at Easter.

34. What are the hours of attendance?—The business of the institution occupies the whole day, and they are very laboriously engaged.

35. Are there any periodical examinations of the students?—I cannot say; when they are finishing a particular course, a special examination takes place upon that course.

36. Are there any prizes distributed as a reward for merit?—When there is any particular instance of remarkable industry and remarkable success, he gets a distinction and a prize, and he sometimes gets as a reward some work of art produced in the school itself.

37. In consequence of his attainments, is he recommended to any situation in any manufacturing establishment?—Yes; but it is quite natural, and it is the fact that where a pupil has distinguished himself in any particular manufacture in the *Gewerbe-school*, he goes to that part of the country where that class of manufacture is established, and meets with no difficulty in finding employment.

38. But he has no privilege in consequence of having gone through the school?—No.

39. Has he any title or diploma?—No.

40. Has he any certificate of having gone through the courses?—He has the ordinary certificate of attendance from the director of the institution.

41. Describing what branches he has studied?—Yes.

42. Do the certificates vary; for instance, supposing a man had particularly distinguished himself, does he get a different certificate from a man who had merely attended the lectures?—The certificates are more strongly expressed in that case.

43. Is there an annual examination before the king or the minister of instruction?—No.

44. How long have those schools been established?—I think about 20 years.

45. What has been the effect of those schools?—The spreading of those students through the provinces has improved the system of production, and the works they take with them have greatly tended to the improvement of the different manufactures of the country.

46. Has the cotton manufacture increased lately in Prussia to any great extent?—There has been a very great improvement in the cotton manufacture, particularly in the excellent patterns. The influence has not been confined to those who have come from the *Gewerbe-school* who have established manufactures, but other manufactures have been able to produce, through that influence, works of a higher and better character. The director *Beuth* has had a work printed at the expense of the government, with copper-plate engravings, which gives to the students most beautiful models of antiquity and the middle ages.

47. Are the patterns in the cotton printing the invention of the Germans, or are they principally copied from English or French?—The greater and better part of them are not patterns introduced from foreign countries, but are original designs made at Berlin.

48. Do the manufacturers ever send to the schools statements of what particular patterns they require to meet the public taste, so that the ingenuity of the school may be directed in the channel in which the demand is?—I could not say with certainty, but I know that a perpetual communication is kept up between the director of the institution and the principal manufacturers.

49. If a pupil intends to be a cotton manufacturer, does he turn to that branch of the art most connected with that manufacture?—Yes; the object of the institution is to unite beauty and taste with practicability and durabilty, and so to form the imagination and taste of the pupils as artists, by studying and drawing after beautiful models, that each may be enabled with facility to make discoveries in that branch which he particularly follows.

50. Is it the practice of the manufacturers to try the talents of the pupils in drawing patterns for any particular branch of art before they leave the institution; for instance, a calico-printer?—All the connexion which the institution has with the manufacturers out of doors is, that if a student should show a great aptitude for any particular branch, the director recommends him to the manufacturers in that particular branch.

51. Is instruction given in the composition of colours?—Yes; they study the mingling of colours.

52. Do the manufacturers apply to the school in order to get young men of talent for drawing patterns for any particular manufacture?—I do not know that, but I know that there is a great demand on the part of the manufacturers for pupils that excel in different departments.

53. Are any particular instructions given in the institution as to the preparation of colours?—Yes; that is one great point.

54. Are there any elementary courses which all the students attend?—Yes; they must all attend the drawing-school, and must all learn elementary mathematics.

55. Are you aware how long they continue in those elementary courses?—I think that during the first year they are generally engaged in the common courses which are communicated to the whole body, and afterwards in the second and third years they pursue their own particular departments.

56. Is there any school of collection of patterns of manufactures?—There is; and it is the duty of the directors to collect from different countries the most remarkable specimens of patterns that are produced.

57. Are models of machines also collected?—Yes; they have a very large

Dr. *G. F. Waagen.*

27 July 1835.

collection of models; for instance, they have models of different steam-engines, from their first production to the latest discoveries.

58. Do students come from Saxony to Berlin to attend the institution?—The principal object is to promote Prussian manufactures, and therefore only that portion of Saxony that is dependent upon Prussia enjoys the advantages of the institution.

59. Is there any similar institution in Saxony?—None of those institutions exist in Saxony; in the Saxon Academy the attention is more particularly directed to the higher branches of art, totally unconnected with manufactures.

60. Are there any libraries attached to those institutions?—Yes, there are, of general literature, and of all works relating to the objects of the institution.

61. Is there any botanical garden attached to it?—No; there is at the university one of the largest botanical gardens in the world.

62. And the botanical garden in the university would supply the institution with specimens?—Yes, certainly, if they are wanted.

63. Are there any anatomical courses in this institution?—Not in the *Gewerb-Institut*, but every pupil in the institution, that wishes, can go to the Royal Academy.

64. Do you know whether a portion of the instruction in the School of Arts is directed to the study of the human figure?— There is drawing after finer casts from the most famous antiques.

65. But they do not draw from the human figure itself?—No; but any one that wishes can go to the academy and draw after life.

66. Have the students in the *Gewerb-Institut* a right to attend the anatomical lectures without expense?—Yes, without expense.

67. Are the public lectures at Berlin open gratis?—In this institution, and in the Academy of Arts the lectures are open to every body gratis.

68. But not in the university?—No.

69. Therefore if a person wishes to study anatomy he must pay for it?—Yes; the anatomical lectures at the university, which are intended for the medical profession, are quite of another kind, and are not given gratis.

70. Is drawing from living models studied in the institution?—No.

71. Do they learn the proportions of the human figure in the institution?—Yes.

72. Have they any peculiar instruction in architecture?—Certainly they have, because they have models from the antique and the middle ages of all the most beautiful specimens of architecture; they have models of the Parthenon at Athens, and of the finest works of antiquity. There is besides an academy of architecture at Berlin, quite independent of the Academy of Arts, and of the *Gewerbe-school.*

73. Do they receive instruction with a view to the design of furniture?—Yes, every thing connected with household furniture in its widest extent, and the ornaments connected with it. They have models of the various forms of chairs, tables, tripods and every other domestic article. They have collected from every part small models in bronze, which represent all the most beautiful forms of antiquity, for household furniture and ornaments.

74. Have those schools any connexion with the academy of Berlin?—No; but if the student shows any particular predilection for the higher branches of arts, he studies anatomy or the living figure in the academy; this is the only connexion between the academy and the school.

75. Is design in any degree made any part of the system of education in Prussia?—It is; drawing is taught in the national schools in Prussia; in the lowest popular schools there is some small portion of instruction in drawing given, and a large proportion in the gymnasia.

76. Has that a tendency to produce taste among the people by exercising the eye?—Certainly it has a tendency to exercise the eye of the people.

77. Do you think that for the encouragement of the arts among the people, drawing should form a portion of national education?—Certainly, I think that for education drawing is very useful.

78. And you think it is of advantage for the propagation of the arts among the people?—I do.

79. Have you seen any considerable change in the character of the people produced by attention to those subjects?—We have not only seen great influence produced

produced upon the people, but we have found among the people a great desire themselves to possess works of art.

80. What is the best mode, in your opinion, of applying arts to manufacture?—In former times the artists were more workmen, and the workmen were more artists, as in the time of Raphael, and it is very desirable to restore this happy connexion.

81. How would you restore it?—By giving the people an opportunity of seeing the most beautiful objects of art in the particular branch which they follow; by having collections of the most beautiful models of furniture and of different objects of manufacture. It is not enough, however, merely to form these collections; there must also be instructors to teach the people on what principles those models have been formed; furthermore, for the purpose of exercising the hand and the eye, it is useful that the young people should draw and model after those models.

82. What is the best mode, in your opinion, of extending taste and a knowledge of the fine arts among the people generally?—The best means of forming the taste of the people is by the establishment of accessible collections of the most remarkable monuments of antiquity and of the middle ages.

83. In what towns should such be founded?—In the capital of the country there should be the chief collection; but it is very injurious when all is centralized and confined within the capital; it is also useful, as is partly the case in France, and it is intended to be so in Prussia, to establish subordinate collections in the principal towns in the country. With respect to France, I myself have seen very admirable collections in Strasburg, Rouen and Lyons.

84. According to what principles would you form those collections of art?—The principles upon which they should be established are the following: the monuments of the best periods, both of ancient and modern art which are too extensive and too costly to be possessed by private amateurs, should more especially be placed in a public collection; such, for example, as the Elgin Marbles and the Egyptian remains in the British Museum; and such works of the best masters as both their size and their subject would prevent being received into private collections; therefore I think that a national gallery like that of England should be formed of pictures like the Sebastian del Piombo, the Parmegiano, the two Corregios bought from Lord Londonderry, and the "Bacchus and Ariadne" of Titian. It is most important that a national collection should start from this point, and be extended as much as possible in the direction of the other masters contemporary with Raphael, of whom there were many; for the works of such masters have a great influence in forming the taste in the best manner, and in inculcating the best principles of the art; but in order to understand and still better appreciate the great masters, you must commence with those who immediately preceded them and who taught them.

85. Do you think that to produce other Raphaels they must go through the same process as Raphael himself went through?—Yes, and it is highly interesting to compare his paintings with the paintings of his master to see his progress. There should also be a few specimens of the earlier masters, and after giving a history of the early art, and tracing it through the masters in the time of Raphael, I would follow it down through its declension during the last 300 years.

86. Will you state the manner in which you would arrange the works of art?—To arrange a public collection, it should be so formed as to combine taste with instruction; both are attained by an historical arrangement; such an arrangement, by following the spirit of the times and the genius of the artists, would produce an harmonious influence upon the mind of the spectator. The spectator would also, when he goes to the gallery, see the historical development of the art. For example, I consider the arrangement in the British Museum of the Elgin Marbles, and the Egyptian remains and other collections in separate rooms, as a good arrangement, which creates an uniformity of feeling with regard to the times at which they were produced. In respect to the superintendence of the gallery, I wish to make a distinction between that which is mere art, and that which is the literature of the art; there should be one professor to explain the historical literature of the art, and another to teach the practical application of the art; those collections can only propagate taste and art in a nation when every man can daily and hourly find free access to the collections of art; in Berlin the Museum is open on all days throughout the year, except Sundays, from ten till four in the summer, and from ten till three in the winter; the holidays are about 10 or 12 in the year.

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87. How many days are required for cleaning the museum in the course of a year?—Every day after the people have left, the whole museum is cleaned.

88. It is never closed for the purpose of being cleaned?—No.

89. Is it necessary, in order to enable the students to copy, to exclude the public?—At Berlin we never exclude the public for the purpose of accommodating the artists. We pursue the same course which is pursued in the famous gallery at Dresden, where the public are constantly present when the artists are at work, and the artists are completely accustomed to it.

90. In your opinion it is not necessary to exclude the public for the purpose of instructing the artists?—No.

91. What number of visitors have you at the Berlin Gallery in the course of the year?—We have about 50,000; it is my opinion that the art is more advanced by the public generally seeing paintings than by the artists copying particular pictures. We find that in Dresden, where there is more copying than in any other gallery, with good models before them, the art has very much declined, and we find that the artists themselves are not so much improved by copying as by attentively contemplating and studying the best masters. I feel a great objection to making art so completely imitative as that artists should be employed in copying pictures, and I think that art would be more advanced if they were made objects of general observation.

92. Do you think it is desirable that those galleries should be open on Sundays?—I should consider it advantageous if those collections were open on Sunday for a few hours; and I take the more interest upon this subject, because I am convinced that the days when the museum is closed, namely, the Sundays and holidays, are the only periods when it is accessible to the working people. In addition to this, it is very important to have short catalogues, with introductory remarks, giving a short history of the art, with remarks upon the objects exhibited, so that the spectator, when he enters, may not be quite ignorant of the subject; besides the large *catalogue raisonné*, I have a short catalogue, with a few introductory pages, to instruct the visitors in the history of the objects they are going to see, and a critical account of the principal masters.

93. Would it not be a good plan to divide the National Gallery into compartments, according to the schools of the painters, and to put up the names and the dates of the painters?—Independently of the catalogues, I hang upon certain portions of the wall a little paper, containing the pictures in each division, with the name of the artist and subject of each picture, and the date, arranged under the head of the school. To apply those collections to proper purposes, it is desirable that there should be lectures upon the earlier down to more recent times of art.

94. Would you have them delivered in the gallery in the presence of the pictures?—No, that is not possible; but the teacher can refer to the pictures by the number. I think the National Gallery should have the power, when it received bequests of persons, to exchange or transfer them to the provincial galleries, and the power of selling, for the benefit of the gallery, any which might tend to degrade the taste.

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95. In what way, in your opinion, do you consider that the exercise of the fine arts in a country can be practically promoted?—By practical institutions for instruction for that special object.

When we consider the various methods by which the arts have been taught at different periods, we observe, from the 13th century downwards, at which time the fine arts awoke into new life, to the middle of the 16th century, and in many countries to the middle even of the 17th, the arts were taught after the manner of artisans, then very young, from the age of 10 to 12 years. The artist entered into the workshop of the master artist, and made himself, while quite young, master of the technical part of the art; and as he was permitted to behold works while under the hand of the master and his best scholars, he had a vivid conception of the art, and he had an opportunity, by seeing the practice, of turning it to the best account in the different branches, as, for example, drawing, painting, modelling, and so forth. The master had an interest in the earlier attainment of knowledge in his scholar, as he expected assistance from him in his productions, and it was important to him to be able soon to entrust to him works of greater importance. When the scholar felt himself so much advanced that he could execute works of his own composition, he then quitted the workshop of his master in order to work on his own account. According to this simple mode of instruction, art is indebted

for

for its greatest works. From such workshops as these came forth masters such as Leonardo da Vinci, Michael Angelo, Raphael, Titian and Corregio. The great masters in the Netherlands school, Rubens, Rembrandt, Cuyp, Ruysdael, Hobbima, and so many others, whose works every man of taste admires, were formed in the same way.

Although already in the 16th century, there were several unions of artists, which bore the name of academies; the institutions of this kind, in which art was taught as in modern academies, are not older than the middle of the 17th century; that at Paris was established by Louis XIV. in 1648. Most of the academies first rose in the course of the 18th century; they owed their origin to the endeavours of princes and artists to raise and renovate the sinking art. They thought that their object might be thus the more easily obtained, inasmuch as they abstracted certain rules from the works of former artists, and according to these rules instruction was imparted. That this instruction might be thoroughly imparted, they divided the instruction, so that drawing after the antique, drawing after the living model, anatomy, painting, perspective, and the laws of taste and composition, were each taught by different professors. In this manner it was believed that they could not fail to bring up most perfect artists.

The result did not answer the expectation, however thorough the instruction was in each of these divisions of the art. All these rules could not replace the intimate and personal relation between the old masters and their scholars; for in academies, generally, every professor believes he has done enough, according to the rules of art, when he has imparted his instructions, and does not feel himself induced to trouble himself about the progress of his pupil. We have even known instances in which the professor did not wish the pupil to be present at the time he himself was working. It is also injurious when the academies employ different professors to lecture the same pupils on the same subject, as, for instance, in drawing after the living model; for I have experienced that one professor has been of opinion that the pupil should copy the living model, even with all its faults, while another professor, in so drawing, would idealize and improve upon the form, or transpose the model into an universal scheme of his own; and each professor corrected the drawing of his pupil according to his own rules; by which means the pupil knew not which way to turn.

Instead of following the "mode of feeling" of a distinguished master, to which the pupil attached himself as to something living, until he was confirmed in the development of his own sentiment of art, in academies the cold general rule is substituted, which the young man is strictly bound to follow, according to the infallible direction of the professors, as the only correct method. In this manner, in the 18th century, a great number of works of very limited merit were produced, in which all academical rules of composition, drawing and *chiar' oscuro* were strictly observed, which, notwithstanding, appear only as well-executed exercises, and leave the spectator cold, because they are wanting in the first and most indispensable attributes of works of art, namely, the impress of the vivid individual feeling of the artist, which is the real soul of a work of art. If it possesses this "impress" of the artist's feeling, we overlook the possible defects in drawing and colour, as so many works of the ancient artists prove; when this "impress" is wanting, the most perfect acquirements in other degrees of art cannot replace it. The natural result of the academic institutions consequently was, that on comparing a number of specimens of the different schools, such as those in Paris, Petersburg and other places, all exhibited a striking similarity of manner, while, in the earlier times and the earlier method of teaching, the character of the schools of different nations and that of each individual artist, was entirely original and distinct; as in the Dutch gardens, the different kind of trees were clipped to the same forms, so it was the case in academies with the different talents of different pupils. Would not any one feel a greater pleasure in the free growth of the trees in a forest, in preference to the monotonous uniformity of a Dutch garden? By this academic method, which deadened the natural talent, it is sufficiently explained why, out of so great a number of academic pupils, so few distinguished painters have arisen. The three most distinguished artists which, for instance, Germany produced in the 18th century, namely, Mengs, Denner and Dietricy, owed their education not to academies, but were educated after the old manner. So, in our own days, the two most distinguished of the living artists of the German school, Cornelius and Overbeck, have risen to eminence in the most decided opposition to the academies; and the most eminent

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modern English artists, namely, Sir Joshua Reynolds, Barry, Wilson and Flaxman, did not receive their artistical education in an academy. That these men, when they were already celebrated artists, became members of academies, has nothing to do with the question, which is simply this, whether the academies have attained their objects as institutions of instruction? It must not, therefore, mislead us in favour of academies, that in our times a great many of the most celebrated artists have been members of academies; from the beginning, it must have been the interest of these academies by the reception of persons who enjoy a great reputation, to procure to the academies splendour and distinction, which otherwise would often have been wanting. With this, another injurious effect of the academies has been connected, by means of the official distinctions which the academies enjoy through the influence of the State. They have attained a preference over all the artists that do not belong to the academies, which the academies watch over very jealously, and have thus introduced into the freedom of art an unsalutary degree of authority and interference. It occurs often that a very *mediocre* artist, of which every academy counts some few among its many members, stands much higher in the State as an academician than the most talented artist who does not belong to an academy. As the majority of mankind look more on authority than on genuine merit, it has occurred often that a moderate artist, being an academician, has found plenty of employment, while artists of considerable talent, who do not belong to such an institution, remain unemployed and unnoticed. If it is asked how the artists in modern times can be taught in a better manner, we may lay down the following remarks. The favourable relation in which the pupil stood to his master in the ancient times, might be restored in a certain degree by these means, that artists of distinguished reputation should be induced to open *studios*. Most artists would be induced to open studios if the government provided them with the locality, and a moderate remuneration; besides this, every pupil would have to pay a moderate sum for the use of living models. How important such a system is for the formation of artists, may be seen in the example of Prussia; for sculpture, the studio of Professor Rauch, in which many distinguished artists have formed themselves in a good manner; and the most remarkable instance in painting is the school of Dusseldorf, which the government founded under the direction of William Schadow eight years ago. Within this time several artists have distinguished themselves, who in originality and ability have surpassed all who for a long time have been formed in the academy at Berlin.

Together with these schools the academies can also continue to assist, in so far as thorough and uninterrupted instruction is given in anatomy, perspective and the history of art, for which instructions they are responsible to the State, and for which the State should give them some remuneration. Those branches of the art which are too expensive for the studio of the individual masters, might be pursued at the academy with the greatest advantage, by the students, under the direction of their own immediate masters.

The above method may be pursued with advantage by painters and sculptors, but the case is quite different with architects; architecture is divided into ornamental architecture, building in the water, military architecture, &c.; it is also connected with so many handicraft trades, as bricklayers, carpenters, and so on; it is in all these respects of such necessity and importance, that it is necessary to have a public institution in which all these subjects are thoroughly taught. The taste as well as the technical execution of buildings, might, by such institutions, combined with a collection of models, remarkably promote this branch of art. The connexion of a student in architecture with a certain master is of less importance than in the case of painting and sculpture. In this manner an institution of the kind exists in Berlin under the title of a *Bau-Academie*, or an architectural academy.

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96. Will Professor Waagen continue to express his opinion, which he obliged the Committee with, on the subject of public exhibitions, and the means of extending the knowledge of the arts among the people?—The second mode of distributing knowledge among the people would be by means of public exhibitions. It is in no case right that any man should be judge in his own case, and it is not advisable that a number of artists, who are about to exhibit their own works, should have the sole right to decide what works are to be admitted, and how other and different works of art are to be placed in the exhibition.

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tion. In order to avoid all partiality, it would be effectual if the State was to appoint a committee which should be composed of artists and connoisseurs of taste and judgment; and to make the exhibition more generally accessible, it would be advisable to lower the entrance money from 1*s.* to 6*d.* It would not be advisable to make the exhibition gratuitous, as most persons bestow more attention on what they have paid for, than on what they see gratuitously. Out of the income derived from the exhibition, the members of the committee are to be remunerated for their time and trouble, and premiums are to be awarded to the artists who contribute their works, according to their estimated value, upon which the committee will have to decide; and as far as the artists who are members of the committee have pictures in the exhibition, the other members not being artists shall fix their value, in doing which they will consult other distinguished artists not members of the committee. These exhibitions are to be appointed by the State, not merely in London, but also for other towns of importance.

97. What other means do you think advisable as a powerful means of encouraging the exercise of the fine arts in this country?—Thirdly, by the purchase of the more distinguished works of art, works of art of distinguished merit, which the public have decided shall be purchased by the State, after the example of the Luxembourg Gallery at Paris, and collected in an especial locality as a national museum of British art. Similar collections of national art should be made in the other principal towns. It is one of the objects of the German Institution of art, called *Kunst Verein*, to assist less wealthy individuals in attaining possession of paintings and sculpture. In order therefore to admit the greater number of members, the annual subscription should be moderate, which even in London might be 2*l.* Out of the amount received by this means paintings and sculpture are bought by a committee elected by the members from among their number by ballot, and then distributed to the members by a lottery. Of what advantage would be such a *Verein* may be shown by the example of those which were established in Berlin by a number of individuals about 10 years ago, under the patronage of the king, and the presidency of the minister, Humboldt, which has had such success, that with an annual subscription of 15*s.* the annual income is now 1,200*l.*, by which means several meritorious artists find employment, and good works of art are spread over the country; and this *Verein* has given so much satisfaction that since then eight others on a smaller scale have been established in the provinces of Prussia. Further, in Bavaria, Saxony, Wurtemberg and Hanover, similar institutions have since arisen, by which the feeling for and an interest in the arts has been extended in an extrordinary degree in Germany.

98. What other means do you recommend for extending the produce of the fine arts?—Fourthly, by the employment of artists in public buildings; and although sculptors have been so repeatedly employed in the execution of public monuments, yet hitherto it has not been the case with painters; and thence we may trace the principal reason why England is so deficient in historical works of painting. The construction of the new Houses of Parliament would afford an honourable opportunity for it, and national art would produce a more respectable ornament in their walls than the most splendid and costly hangings. For several reasons fresco painting might herein be employed to advantage.

Mr. *John Jobson Smith,* called in; and Examined.

Mr. *J. Jobson Smith.*

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99. YOU come from Sheffield?—I do.

100. What branch of manufacture do you particularly pursue?—Iron foundry, applied to ornaments.

101. What is the name of your firm?—Stewart, Smith & Company.

102. Have you occasion to have models made to a great extent?—We expend about 1,500*l.* a year in the production of models of this kind for stoves and fenders alone.—[*The Witness produced a model of a stove front.*]

103. Are your models, some of them, very beautiful?—They are very beautiful.

104. Has Sir Francis Chantrey expressed any opinion upon them?—Sir Francis Chantrey has seen some of them, which he said were the finest specimens of iron manufacture which he had seen in the kingdom.

105. In those works of art, how far is the inventor protected?—There is no protection at all; we have sent out such a thing as that on Monday morning, and it has been to Manchester, back again to Sheffield, and copied and returned to

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Manchester before Saturday night. The model which I am now speaking of cost us 50*l.* for men's labour.

106. Is the copy as good as your original work?—It is not; but they sell them so much cheaper, because they pay nothing for the production.

107. This of course is great injustice, and serious loss to the persons that invent the designs?—It is so great a loss, that we shall give up continuing it; I suppose that more than one-half of the patterns for stove-grates and fenders used in England have originated with us, but the piracy has come to such an extent, that unless there is some protection we must give it up altogether.

108. What would you suggest as a protection?—I should suggest some place, such as the National Gallery or Somerset House, where those things should be registered and some mark put upon it, such as the royal cipher or crown, denoting the registry, and a protection given for a certain time, three years perhaps.

109. Are you aware of the system by which patterns are protected in France?—I am not aware.

110. In the manufacturing towns of France there is a body consisting of one-half workmen and one-half masters, and to them the preservation of the patterns is confided by the law; the pattern is examined by this body, whose knowledge of the manufacture is sufficient to ascertain that it is original; the right of the presenter of it is recorded, with a given date, a small sum is paid for a protection for a certain number of years, and that record and the preservation of the pattern which is deposited in the hands of this body, enables him at once to enter legal proceedings against any pirater of the patent; do you think any such system of protection could be brought to bear in England, or can you suggest any better system of protection than that?—I should almost fancy that it would be impracticable in this country, because there is not such a location of the casting of iron.

111. Do you think a central board would answer the purpose?—I should think the object might be effected by a central board, where an actual cast of the original model might be deposited and registered, and left there a certain time for examination as to its originality, and the fact of its being registered might be proof of its originality after a certain time.

112. Would not the great difficulty be, that the persons who purloined patterns are ordinarily very inferior men, who could hardly repay the damage they have done?—It is not the case in articles of this kind, because there must be a considerable capital invested in the manufacture to produce it.

113. You think if you could verify the fact of your being the inventor, there would not be much difficulty in inflicting the penalty?—I think not.

114. You think it would not be worth the while of the inventor to go to the trouble and expense of registering unless the invention was worth protection?—No.

115. What are the class of artists that you employ for the production of patterns?—Some artists in London have been employed to make patterns for this description of goods. The young man that made this which I have produced has had no education in the art; he has studied from nature altogether, and this is a specimen of his production; he has risen so as to have the reputation of being the first in the trade.

116. Is he a person of considerable natural talent?—So much so that we have given him a share in the business on account of his natural talent.

117. Are those models drawn upon paper?—Yes; and if we were to confine ourselves to publishing them on paper, the law would give us a title to protection for them; but as soon as we bring them out in the form of a manufactured article we lose all right and title.

118. Are there several artists in Sheffield capable of producing such models as these?—There are several.

119. Have they increased of late years?—No.

120. Do they get tolerable wages?—They do not get very good wages, because the manufacturers in the neighbourhood so depend upon piracy, that they do not employ them; but if protection were afforded them, each manufacturer would be forced to employ an artist.

121. You think that if art were better protected in this country, there would be a greater demand for beautiful designs?—There would, because the general taste is so much better than it was, that very superior things are now in demand.

122. To what do you attribute the improvement in the public taste?—I have

sometimes attributed it to the fact of there being so many fine models in plaster for the external and internal decorations of rooms, by which means they have become better spread.

123. Do not you think that the opening of our intercourse with the continent has led to a great improvement in the national taste?—It has. French ornaments and French style have become introduced into this country, and become ingrafted into our own style.

124. Have you been able, notwithstanding the heavy duties upon this species of article, to export any to France?—No, we can send none to France; there have been some smuggled to France.

125. Do you think that the foreign models are superior or inferior to the English?—In this branch of manufacture I think they are inferior.

126. Are you aware that grates are not used in France?—They are used in France, I believe; they are porcelain grates very generally.

127. Are there persons employed at Sheffield to form those designs on paper?—No.

128. Have you attended to fenders as well as grates?—Yes.

129. Are the artists employed at Sheffield generally uneducated, or do they undergo some previous education in art?—They have had no education at all; it is a few men of natural talent who have been accidentally directed to drawing very early, who have followed it up in this way.

130. Do you know any place in this country where a young man could obtain such knowledge?—No.

131. Have you a mechanics' institution at Sheffield?—We have.

132. Do not they instruct the young men gratuitously in design?—They have got several works of design, but there is no instruction given; those works, however, have been of great service.

133. Do you think it would be a good thing to extend the means of instruction in design among the people?—Certainly.

134. And especially to open collections of the best specimens?—Yes.

135. Have you often heard among artists a wish expressed that the knowledge of art should become more accessible to them?—Yes.

136. Do you know any class of persons in this country who are capable of teaching that kind of art to which you allude?—I am not aware that there are any, except at very great expense.

137. Have the parties who draw those patterns been instructed at all in drawing?—Not at all.

138. And the state of the law is such that there is little encouragement to artists?—A capitalist will not purchase the higher order of talent, because no sooner does he produce it than it is stolen from him.

139. What can an artist obtain per week by devoting his time to the production of models in Sheffield?—About 3*l.* or 4*l.* if he is a clever man.

140. It is then the best paid labour?—It is.

141. How many artists do you suppose in Sheffield are solely employed in producing models?—Not above four.

142. Have they been all successful?—One of them has not been very successful.

143. Do not you think the public taste is so much improved that encouragement would be found for the production of articles more and more beautiful?—We find that we cannot produce articles too expensive for the public taste of the present day. Could we employ artists of a higher character, I am satisfied that the public would buy whatever was produced.

144. You think that cost would be no barrier to the sale of beautiful articles of art?—No, I should not myself hesitate in expending 200*l.* or 300*l.* in the production of a model for a grate to-morrow, if I had protection for it; but now it is certain that every thing worth pirating is pirated in three months; many things that are very good are pirated in 14 days after the time of their production.

145. As the taste is perpetually varying, how long would you conceive a sufficient protection to a pattern?—I think three years would be the least. The custom of the manufacturers of those things is to visit their correspondents once in six months, and it frequently happens that there is some reason for not having a new thing at the time, and it is frequently a twelvemonth before a pattern comes fairly before the public. I think we should have a fair protection for three years.

146. Unless you give rather a long period to the protection of a design, is not

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the effect of it to allow only a man of large capital to reap the advantage from the protection, because he only can put out a sufficient quantity of the pattern to remunerate himself?—Yes; every person to produce things of this kind must keep an extensive establishment about him. Besides the payment of the designer and the modeller, there must be workmen who get high wages after they have been designed and modelled.

147. Would the amount of capital employed in your business depend upon whether you had a protection for two years or three years?—No.

148. Does what you state apply, not only to your own line, but to all other lines in Sheffield?—Yes.

149. And more especially to steel and plated goods?—All the articles of plated goods that are stamped.

150. Have you conversed with persons whom you think most capable of judging of the propriety of legislative measures to protect such inventions?—I have.

151. Is the plan you have suggested of a central board the result of your inquiries among them?—It was my own opinion. I have not spoken to others respecting the details of the protection, but only generally; and I have the authority of Sir Francis Chantrey to say, that he decidedly coincides in my views, and he thinks that it is most desirable that something should be done for the protection of arts of design.

152. Do you consider that the suggestion you have made would be practicable without interfering with the general convenience of manufacturers throughout the kingdom?—There is a certain class of manufacturers whose convenience it would most materially interfere with, in the same way that the police interfere with the practices of certain men.

153. You say that you think you ought to have it for three years; by what means could the numerous manufacturers of similar articles throughout the kingdom know when the period had expired?—I would say, that upon each article registered there should be a royal cipher and a crown cast, and a penalty should be attached to the casting that without a register, and there should be a penalty attached to casting it after the period of protection had expired, so that the public would know what articles were under the protection.

154. Suppose you put a crown upon an article on the 27th of July, how could a man that makes similar articles in Scotland, upon seeing one of those grates, discover from it whether your protection commenced in 1835 or 1837?—There would be the central register here, which should be open to the public, and he might obtain a drawing of any particular design by applying to the Register-office, and if it was worth his while to make it, it would certainly be worth his while to apply for a drawing of it; but if it was necessary, the date might be put upon most things; upon a large article it might be done with the greatest facility, but there are many things so small that we could hardly put the date upon it; for instance, an ornament that would have to be cast in the sand.

155. Do not you think, that if there was not the facility of copying that now exists, any new invention would be more slowly promulgated through the people?—We visit every town in England twice a year, and therefore the whole country has an opportunity of having those things if they please. The fact is, that instead of each house making designs for itself, or each employing an artist competing with the artist of another house, there are not above two or three now producing models for the whole of the kingdom.

156. Do you think it would be possible to effect the object in this way, by allowing the inventor to permit other persons to use the invention upon payment of a certain sum to himself?—I do not think that could be done; I think men would be more disposed to produce their own, than to live upon the reputation of their neighbours.

157. Is not there great difficulty in discovering what is a distinct pattern, and what is only a variation from a previous pattern?—There is the greatest difficulty there; but I think persons would not be willing to produce a pattern that was doubtful as to its originality.

158. Do not a great number of ornaments consist of a combination of old materials, and is it not likely that any other individual might combine those materials in a manner so similar as to make it difficult to know whether he had the object of piracy in view, or whether the similarity was not casual?—There would be so much of the particular mind and style of the artist, as to fairly constitute an original.

159. Is not this particular grate now before the Committee a combination of common ornament?—There has never been any thing approaching this before. Mr. *J. Jobson Smith.* 27 July 1835.

160. Unless it were so distinct, would it be worth your while to pay so much to your designer for it?—Certainly not.

Jovis, 30° die Julii, 1835.

WILLIAM EWART, ESQUIRE, IN THE CHAIR.

James Morrison, Esq. a Member of the Committee, was Examined as follows.

161. YOU are at the head of a large commercial house in the city, are you not?—I am. *J. Morrison*, Esq. M. P. 30 July 1835.

162. Of the well-known firm of Morrison & Company?—James Morrison & Company is the name of the firm.

163. You are large purchasers of manufactured goods in this country, as well as on the continent, are you not?—We are large purchasers of manufactured goods in this country, and also purchasers to a considerable extent of goods on the continent for home trade, as well as for export trade.

164. You of course have been well acquainted for many years with the relative state of the manufactures of this country and other countries?—I have been well acquainted with the state of the manufactures of this country for more than 20 years.

165. Has your acquaintance with this subject induced you to make any observations on the inferiority or the superiority between British and foreign manufactures, as far as the arts of design are concerned?—As a matter of business, I have been long acquainted with the general state of manufactures, and as a matter of curiosity I have paid attention to the arts of design as applied to manufactures in foreign countries.

166. Do you consider the English manufactures superior as far as regards the manufacture of the goods, but inferior in that portion of them which is connected with the arts?—I have found generally that we have been very much superior to foreign countries in respect of the general manufacture, but greatly inferior in the art of design.

167. What are the principal articles in which you consider our inferiority in art is perceptible?—It is very strikingly the case in all the arts of design connected with the silk manufacture, which is essentially a fancy trade.

168. To what circumstance do you attribute the superiority of foreign manufactures in art over our own?—To the fact that on the continent they have public schools for teaching the art of design; that it has been part of their system to educate men as professors of the art of design as applied to the manufactures, and also as teachers; whereas in this country we have neither the one nor the other.

169. Have you not had an opportunity of visiting establishments abroad for connecting design with manufactures?—Having travelled on the continent on different occasions, I have always visited the manufacturing establishments with a view to judge of their state as compared with that of England.

170. What institutions have we at home corresponding with those abroad, which you think will in any degree enable the manufacturing population to acquire a knowledge of art?—For the improvement of the arts in connexion with manufactures we have no establishment whatever. At the Royal Academy the attention of the students is directed chiefly to the human figure. We have, I believe, private teachers in London, but I hear that they also apply themselves more particularly to the human figure, and in fact they educate people for painters and sculptors rather than as artists for manufactures.

171. There does not exist in this country that cheap mode of acquiring a knowledge of art, which abroad is demanded by the manufactures?—We have no kind of public school of art as applied to those objects. I believe I can state that, with regard to several of our large towns, though there are persons that are called designers, yet they have not been educated as such, and in point of fact they know little of the principles of art.

172. Do you think it would be of great importance to our manufactures to encourage

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courage a familiarity with design among the manufacturing population?—There is no doubt that it would be desirable that it should be encouraged, and I should say in this country more especially it seems an absolute necessity, because some branches of our manufacture really languish from the want of encouragement in the art of design?—I should further say, that with respect to the art of design, there is no want of encouragement on the part of the public, and that we are now, and have been for a long time, obliged to resort to the continent for the purpose of purchasing their new designs; and in fact, our manufactures have been greatly benefited by the opportunity of purchasing foreign art in that shape.

173. You mean to say that even the competition, with the opportunity of seeing their patterns, have been a benefit to our own manufactures?—The truth is, we have generally copied the French patterns, and if we have attempted to alter, we have only injured them, so that, in point of fact, they are all French; I am now speaking more especially of the silk trade.

174. Have you ever been struck with the great attention and activity the subject of patterns excites in France, and that it increases the value of the article?—I consider it as a matter on which the manufacturer there chiefly relies, and if he is fortunate in his patterns he makes a successful year; if otherwise, his profits are materially less.

175. Is it not generally the opinion of the French, that the man who is lucky in a pattern, is the fortunate manufacturer of the year?—Certainly. I have understood in certain houses that the manufacturers were doing well, because they had been fortunate in their patterns; their success for the season resulting from their superiority in that respect.

176. That shows the importance they attach to it, does it not?—Yes.

177. Is it perceptible in such articles as silks, ribands, shawls, gloves, and also fancy goods of every description, that they have this superiority?—It applies more particularly to the silk trade, but it applies also to woollens, and generally to all articles in which there is a figure.

178. Does it not also apply to metals?—The art of design more particularly applies to the metals, in which I think we are greatly deficient.

179. Does it not apply also to the arts as applied to architectural decorations, and the designs with respect to houses?—Particularly so; I understand from architects that there is a great want of that kind of talent in connexion with architecture; so that however good a design may be, the parties executing it not having been taught the principles of art, are not able to execute fine designs as they should be.

180–1. In the architectural changes that have been going on, have you been struck with the want of that superior taste which you think we ought to have?—Yes, the deficiency is certainly evident.

182. In fact, there is a connexion of course between the arts; the higher branches of the arts, and mere household furniture?—Architects have, I believe, attended to that subject of late years more than they formerly did. From the labours of Mr. Bullock, some years ago, and I would add especially the publication of Mr. Hope's book, much improvement has taken place; but no doubt great advantage would further arise from the establishment of a school of art, embracing form, proportion and ornament, and this advantage would not be confined to the manufacturer of furniture, but it would be extended to the country at large, because it would give employment to many, as well as be an improvement to the public taste.

183. Is not that perceptible, the connexion between the classical, the antique and the common purposes of decorating the interior of houses, in many instances in which the patterns from Pompeii have been adopted with great success in public as well as private mansions?—Without entering on questions connected with the higher orders of art, I should say all those matters influence our taste, but I have some doubt whether they would be suitable to our habits.

184. Have you observed in Paris, that much of the designs of Pompeii have found their way into the shops and private houses?—I cannot say that I particularly observed them there.

185. But in those buildings lately in London, do not you trace in the alterations of the Pantheon and in the decorations of the Lyceum Theatre, the very same designs that you trace in Pompeii?—No doubt of it.

186. Does not the Arabesque style, which was a style peculiar to Pompeii, prevail

vail very much at Paris?—I have observed it in France, and also in Italy, and I am told that the Arabesque, about 35 years ago, prevailed in this country.

187–8. Are you aware that in Italy the class of decorators form a very numerous class indeed, particularly in Southern Italy?—I should suppose from their works it must be so.

189. And are you aware that there are scarcely any houses, except the very lowest houses, of the inhabitants which are not in some way or other decorated by one or other of these decorators?—One sees the evidence of a feeling in favour of art everywhere in Italy, and one rarely observes it here.

190–1. Did you, upon the whole, observe, during your excursion on the continent, where there was existing a great mass of population, and where there were fine specimens of the arts, either in architecture or sculpture or painting, that a taste in favour of the arts appeared to be general and diffused, and to be operating upon the mass of the population?—There is no doubt that admitting the public at large, especially the working classes, to see fine collections of works of art, has been eminently useful, and that it gives them a taste for the high character of art.

192–3. You think it very desirable to encourage the arts as connected with the architectural decorations of the interior and the exterior of our houses?—I alluded to that in connexion with the manufacturing arts; and I think it is very important that they should be encouraged.

194. Do you think that the French are more skilful than we are in the combination of colours and in chemistry as connected with manufactures?—I think they are. We have to lament that we have not a better educated class in chemistry as well as in the art of design. I believe the French are superior to us in both these.

195. Have you ever turned your attention to the best means of encouraging this knowledge of art among our manufacturers; would you think it advisable to establish central schools in London, or provincial schools?—I think a public school in London is, in the first place, absolutely necessary. After persons shall have been prepared to teach, there ought to be similar institutions in the large manufacturing towns.

196. Do you think that in London they would have greater facilities for acquiring information on all those branches of art connected with the manufactures; London being the emporium of art, as it were, there would be greater opportunities for artists of every description to learn that which was applicable to that branch of the manufactures which they intended to pursue?—No doubt of it.

197. Are you aware that at Berlin they have schools of that kind; that the principal school of art as connected with manufactures is in Berlin, and that there are provincial institutions existing also separately from those in Berlin?—I have understood such to be the case, but I have never been at Berlin.

198. Have you not been so much impressed with the propriety of encouraging such institutions, that you yourself have taken an active part in trying to encourage the establishment of them?—I have felt so much the want of such institutions, especially since the discussions on the subject of free trade and the admission of foreign manufactures, knowing our inferiority was altogether in the art of design, that seeing the thing was not done, I have myself offered to assist in the establishment in London of a school of art connected with manufacture.

199. In fact you were so convinced of the beneficial effect it would have, that you offered to make a very considerable advance yourself to assist that object, did you not?—I did.

200. And several other gentlemen, and many eminent persons, and among others Lord Brougham, took an interest in the question, did they not?—Lord Brougham has always taken great interest in it, and something I imagine would have been done, but for the expectation that Parliament would have adopted some measure.

201. You have, of course, turned your attention to the means of encouraging manufactures, by opening to the eyes of the people galleries, collections of casts, in fact, giving them every opportunity of instructing their minds in art, and creating a desire for art, by the observation of that which is beautiful?—Undoubtedly, it is most desirable that they should be encouraged to visit such institutions; and I very much regret that the British Museum and the National Gallery are closed on those days upon which it is the most convenient for the labouring classes sometimes to attend.

202. Do you think that sufficient attention has been paid to what may be called

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the education of the eyes of the people by our own Government, or has it been as much attended to as that species of education has been attended to abroad; that is, by freely opening galleries to encourage and increase the taste of the people?—I think it is a very extraordinary circumstance that, while in small states, where there are scarcely any manufactures, one hears of schools of design, yet in this country, at the head of the manufactures of the world, and where it would be of the most importance, we have nothing of the kind.

203. Have you ever considered how far the Government should interpose in the encouragement both of institutions like open galleries and instruction connected with the education of artists?—It is rather difficult to say how far the Government should interfere. If the public could be induced to interfere, they would do it, generally, better without the Government than with it. But I think Government in this case, as in the case of the National and British and Foreign Schools, might grant a certain sum of money in aid of local subscriptions.

204. You think they might superintend and interpose without unduly interfering?—I think they might assist in the establishment of such an institution; and, when established, it might afterwards support itself.

205. You think it is of sufficient importance to be made a national object, do you?—I think it is at its commencement. I think also, that the extension and improvement of our national works of art would be a very wise use of the public money.

206. Are you aware that in France the government assists the municipalities in the formation of such institutions?—I have so understood.

207. Are the Committee to infer from what you have said, that there is no want of talent in the country, but that there is a want of encouragement for the application of art to the purposes of the manufactures?—There is clearly no want of talent, because in those branches of art which are encouraged, I think we are decidedly superior to other nations.

208. Have you had an opportunity of considering the want of protection for inventions of patterns and designs, both in tissue goods and also in metal works, in this country?—I think the want of protection is, in all cases, an immense check to the progress of the arts of design.

209. The question has reference to the want of protection in the patent right?—There can be no want of encouragement on the part of the public, because all the manufacturers allow that if they produce very superior articles, however expensive they may be, there are parties ready to purchase them. The reason why they do not produce more and better, and why they do not encourage artists to follow that as a profession, is, that their patterns, if good, are immediately pirated.

210. Do you think it desirable that the law should give a better protection to the original inventor of these designs than it does at present?—I think a protection for a limited period, sufficiently long to encourage the manufacturer to make the outlay of his money in the first instance, avoiding, as far as it is possible, the confusion which would arise from a great number of persons claiming the right in similar patterns, as they must resemble each other. I think that is the sort of protection that should be given. It should in many cases, I think, be limited to a season, say six months; in other cases perhaps a period of one or two or three years might be necessary.

211. Do you not think that there has been a great improvement in the productions of this country, though you think that there has been no improvement in art as applied to manufactures?—There has been a very decided improvement; so much so, that the best articles manufactured before we had imported the manufactures of the continent, would, in some branches, be now quite unsaleable.

212. Do you think that that improvement is merely an improvement of foreign articles, or is it creative to a certain extent?—It is generally imitative.

213. You think there is a growing demand for manufactures in which the arts of design are best exhibited?—Undoubtedly.

214. Do you think that the taste of the country is so improved, that articles which were current and fashionable articles some years ago could not now be sold?—Yes, but that fact may arise from various causes.

215. Does not the fashionable taste in itself require a better system of art; that is, is the fashionable taste improved?—Undoubtedly.

216. Have you not had occasion yourself frequently to suggest improvements to British manufacturers?—I have had occasion, not perhaps to suggest any particular

cular improvement, but I have urged upon them, from time to time, the necessity of making improvements generally, and of improving the quality and style of their goods.

217. Do you find any particular disposition on the part of our manufacturers to spend money for the purpose of the application of art to their manufactures?—I hear on all sides their objection that they are not protected, and that if they were to expend money on patterns, they would only be doing it for the benefit of others.

218. Are you aware that in some of the manufactures of France, in which art is most expensively applied, that the absolute outlay of capital is ten per cent. upon the production?—I am not aware of the exact proportion, but I know it is very considerable.

219. Is there not a class of individuals in France who are a sort of consulting manufacturing professors, persons to whom the manufacturers are in the habit of applying with reference to the formation of colours?—I believe there is.

220. Do not you think that such a class of persons would be very desirable in England?—Most desirable.

221. Is not Clement Desormes one of those persons?—Yes.

222. If there were a class of intelligent chemical professors, such as Clement Desormes and others, who were habitually consulted by manufacturers as to the means of improving colours, and the application and advantage of chemical arts to manufactures, do not you think that would be exceedingly useful?—Yes; at present the manufacturer does not employ artists to design, for the reasons I have given; and probably for the same reason he does not lay out his money in chemical skill.

223. Do not you think that the ignorance among manufacturers as to art generally has been a great impediment to the introduction of chemical knowledge in the manufacturing field?—There is no doubt of that. But I should say that that is owing to the deficiency of scientific education among the middle classes, in which France, it is generally understood, is so superior to us. I should also state that the new colours, as well as the new patterns, originate in France. We have a vast number of colours now in our manufactures which were quite unknown a few years ago, and there is scarcely one of them which has not been originally imported from France; that, however, is partly owing to the fact that the fashions are set there.

224. Did you ever hear an expression of surprise, from the French manufacturers, as to the great superiority of our manufactures, as far as regards the mechanical skill, and our great inferiority in the chemical arts and the arts of design?—I have frequently heard such an expression.

225. The system in France in most cases is this, is it not, that the central government shall allocate out of the general fund a certain sum for the schools of art, and the municipalities should furnish the deficiency?—Yes.

226. Do you think that would be convenient in this country?—I think it would, at least in the commencement; but I doubt whether it would be necessary to permanently continue any annual allowance to them.

227. As far as your observation goes, do you not believe that the principal manufacturing towns have a strong feeling on this subject, and would be willing to co-operate in it?—I believe they have a very strong feeling, although it has not been expressed to Parliament very strongly before; but this is mainly owing, I suspect, to the hope they have clung to of getting foreign manufactures in some branches again prohibited.

228. Are you aware whether they have represented in any petition to Parliament, with respect to our manufactures, that they are inferior in pattern and design to the French manufactures?—I have seen it stated in a petition from Foleshill, near Coventry, where the riband trade is extensively carried on, that they are deficient in that respect only, and praying for some encouragement or assistance.

229. Are you aware that funds have been lately raised in the town of Nottingham for the special purpose of establishing a school of art?—I have not heard of that.

230. Are you aware that the mechanics' institutions, in different towns, have devoted a certain portion of their funds for the encouragement of art and the encouragement of design?—I am aware of it, but I have doubts whether in the

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present state of things in this country they would find persons competent to teach them.

231. Is there not at present on the part of the manufacturers a much greater disposition to acknowledge their inferiority than existed some years ago?—I think there is, and indeed it would be impossible for them to deny it, because they all copy from the French.

232. As the honourable Member has stated that he thinks it important that the invention of patterns should be protected, could he suggest to the Committee any machinery by which that object could be accomplished?—The only mode which has occurred to me is that of copyright, depositing a model or pattern of the article to be protected in some public office.

233. You do not think that the exceedingly cumbrous machinery of the Patent-office could be applied to the protection of patterns where the value of the copy-right is so transitory?—I am not acquainted, in detail, with the mode of transacting business at the Patent-office.

234. One of the most important results to obtain is rapidity in the recognition of the right, and economy in obtaining the monopoly of it; is not that so?—Yes; and for that purpose it appears to me that we want some sort of tribunal which should adjudicate upon questions of that sort.

235. Do you not think that local tribunals, composed of masters and men, might be conveniently and usefully introduced for the protection of patterns?—For all matters connected with disputes about wages, and the good or bad workmanship of the operatives, I think a union of the masters and men would be very desirable; but I do not see, in questions relating to rights of pattern, which are questions between master and master, that the introduction of the labourer is necessary, or that it would be convenient.

236. But if the labourers were intelligent labourers, and instructed as you propose to instruct them by schools of art, would they not be important persons to whom questions as to the valuation of copyrights might be referred?—I think they would be very good witnesses as to what was or what was not an infringement of a patent; but I am afraid that some years must elapse before we could see them sufficiently well educated, either in art or general education, to act as judges on the subject.

237. Did you ever hear it stated by French manufacturers that they have received important suggestions for the improvement of patterns from the hand-loom weavers?—I have, and I recollect a circumstance which was mentioned to me some years ago at Paisley, which showed in a very striking manner the advantages derived from the superior education of the working classes in Scotland: a manufacturer there showed me a piece of goods copied from a French pattern that he had put to work; the weaver, after making one or two pieces, applied to him and suggested an improvement, by which the wages were reduced 25 per cent. upon the manufacture of the article; and I would observe that that article was one with which we came into competition with the French manufacture in in our market.

238. Do you not think that the inferiority of our English artists is in some degree owing to the want of demand by the public for those improvements in manufactures?—Certainly not; on the contrary, the public very willingly give very high prices for foreign articles, and they would, I have no doubt, purchase English manufactures at the same prices, if we possessed similar excellence in art.

239. Do you think that their taste is concerned in the preference, or do they not very often select from foreign articles those articles which are inferior in point of art, though they may be for the moment attractive in point of fashion?—I very much doubt whether that preference is given for foreign articles, merely because they are foreign; I think the public are always ready to purchase our own goods when they are really equal to foreign.

240. Do you not think that if foreign articles evince a superior degree of taste, they are immediately preferred in this country as well as abroad?—Undoubtedly.

241. You think that in proportion as you extend the taste of the community, that of course there would be a greater demand for those articles in which taste is evinced?—Certainly.

242. The great mass of the community in this country, not merely the lower and the middling classes, but a great portion of the upper classes, have not had their

their taste proportionately cultivated, in proportion to their education; is not that the fact?—I believe that that is the case.

243. Do you think that that arises from the want of opportunities for the cultivation of that taste, such as the deficiency of public institutions, libraries and museums, and public galleries, or do you think it arises from the neglect which is shown to that department of education during the course of their studies at college and at school?—Much is owing to the want of what may be called elementary education at schools and colleges, but it is chiefly because fine examples of art are not constantly before their eyes; a kind of education that is perfected in rather an adult age.

244. Did you not find on the continent, particularly in Italy, even among those classes that have had very little previous education, and also in schools or colleges, there prevails a general feeling for the arts, and that they with pleasure frequent galleries and public institutions which are open to them by the munificence either of government or individuals?—I have been merely a traveller in Italy, not a resident there, but one cannot even pass through a town without being struck with the regard and respect they entertain for art, and the great love they have for it.

245. If public galleries and public institutions and public museums were open more generally to all classes of people in this country, you think that a very strong feeling for art would be gradually generated, do you not?—I think it is already generated to a great extent in this country among the upper classes, and we owe much to those gentlemen who have supplied the exhibition at the British Institution from year to year; the National Gallery has been very beneficial, and the improvement of our street architecture has also been very useful.

246. Do you see that improvement in taste evinced not only in the capital, but in other parts of the empire?—Undoubtedly. In the course of some recent visits which I have paid to different parts of the country, I have been very much struck with the improvement in our provincial towns.

247. Would you have the goodness to state some of the instances that have come under your observation, in which that improvement has been the most remarkable?—Birmingham and Liverpool particularly.

248. Do you think that in order to disseminate generally a feeling for the arts among the middle and lower classes, one of the first essentials would be cultivating to a more considerable degree that taste in the higher classes during their college education?—It may be doubted whether Oxford or Cambridge ever can become a good place for the study of the fine arts.

249. In order to diffuse this love of art among the middling classes, would you not recommend that the cultivation of drawing, for instance, should form, to a certain degree, a portion of their education?—Undoubtedly; the use of the pencil cannot be introduced too early.

250. Would you extend that to elementary education; to elementary schools, that every child should learn a certain portion of drawing?—I think that might be useful, and it would be the more readily ingrafted hereafter in the systems of our popular schools, but I doubt if we are prepared for it at present.

251. You are aware that it has been introduced in Germany and in Switzerland, are you not?—I have understood so.

252. Do you suppose that there is any thing so distinct in our organization from that of other countries, that would preclude its introduction from our elementary schools?—I should say, on the contrary, it is better suited to a dense population and a great manufacturing people.

253. Would it entail any additional expense in education, the introducing of such a system?—I should answer not, if our teachers had themselves been educated for the purpose.

254. Is it not your opinion, that it would be an excellent thing both for the artist and the consumer of works of art, to make art to a certain extent a part of elementary national education?—I should say it would be very desirable, and especially in our manufacturing towns; but until we have schools where teachers may be formed, it would be impossible, I think, to commence a thing of that kind with effect.

255. Is it not the fact, that some time ago French papers were introduced to a great extent?—Certainly.

256. And has not that introduction diminished since our artists copied their patterns; that is, with respect to paper hangings?—That I have no doubt is the case. It is certainly the case in most of our printed articles, that as our taste

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improves, so does that of our manufacturers, and there is less demand for foreign productions.

257. Are you aware that the importation has diminished since the patterns previously introduced have come to be copied in England?—I have no doubt that such must have been the case, although I have not particularly inquired about it. But I should say generally as to manufactures with which I am better acquainted, that our manufactures have gradually supplanted one foreign article after another, till now the importations are confined merely to the novelties of the season, and these, as soon as our manufacturers copy them, cease to yield a profit upon the importation.

258. Are there not a great number of branches of art connected with modelling, where a degree of education is required?—Undoubtedly.

259. And therefore it is impossible that in those branches of art, without giving the education, we should have the benefit of the designs of other countries?—Certainly.

260. Does it not require a degree of previous education to appreciate the beauties of the higher branches of art?—Unquestionably.

261. Therefore is it not your opinion that an uneducated man sent into a gallery of works of the higher orders of art would be capable of appreciating them?—Undoubtedly, in the higher branches of art.

262. Therefore the establishment of museums and galleries would not be sufficient to effect that purpose, but it would only be an accessory; is not that the case?—It certainly, alone, would not produce that effect; but as there must be much talent for art existing, such exhibitions produce, perhaps insensibly, very considerable effects; they operate, directly or indirectly on the public mind, and I have no doubt diffuse benefits through all the different grades of society.

263. Can you inform the Committee whether in that species of education which has been alluded to, modelling would not be a very important part, as well as drawing?—It is absolutely necessary; and I understand, partly to supply that want, that in the Institute of British Architects they propose to establish an institution of that kind.

264. Are you aware of the fact, that the *formatore* in this country are, without any exception, foreigners?—I have understood that foreigners are generally employed in casting figures; whether there are any English or not, I do not know; but I believe that we are very much indebted to Italians for the diffusion of a taste for art among the middle and lower classes.

265. Do not you think that the style which now prevails, and has lately prevailed a good deal in this country, which is called the Louis Quatorze style, that a good deal of its success is attributable to the want of skill in our designers?—I do; and whilst I think it is an evidence of the disposition on the part of those who have the means to expend their money on such articles, I think it probable that they would have spent the same money upon what may be considered a better style, if they had had the opportunity afforded them.

266. Do not you see a general preference given by the upper orders to that style of art, even when they may select from either Gothic or Greek specimens, that they still prefer the style of Louis Quatorze?—I think that that is a fashion which is passing away.

267. You stated that you observed a considerable improvement in the taste displayed in our public buildings in the streets?—I did.

268. Do you think that that taste has been well directed?—I should offer an opinion upon that subject with a great deal of hesitation; I should say it has not; but undoubtedly it has produced an effect very superior to what existed before.

269. Do you consider that it is quite unnecessary that those people high in authority who have the superintendence of those buildings, should know any thing of the art which they are called upon to direct; do you not think that it would be an advantage rather that those people high in authority, who have the direction of those monuments, should know something of the art that they are called upon to preside over?—I think it very important that we should have responsible public officers to take charge of our public buildings; that supposes, of course, persons duly qualified.

Veneris, 31° die Julii, 1835.

WILLIAM EWART, ESQUIRE, IN THE CHAIR.

Mr. *Samuel Smith*, called in; and Examined.

270. YOU are of the well-known firm of Harding, Smith & Co. of Pall Mall, are you not?—Yes.

271. Have you not had very extensive means of acquaintance both with English and foreign manufactures?—We have been a good deal confined to the fancy trade.

272. Has your experience led you to observe that there is any marked distinction, in that part of manufacture which relates to design and art, between the foreign and English manufactures?—In the finer description of fancy goods, the French taste prevails certainly to a very great degree.

273. To what do you attribute that prevalence of French taste?—I attribute it principally to the want of artists and schools of design. In this country the manufacturers have no means of obtaining designs excepting by copies from the French for the most part.

274. Do our artists copy much from the French?—The manufacturers, I think, copy very much from the French.

275. Is the extension of a knowledge of art among the manufacturers made more a national object in France than it is in England?—I should think it is, inasmuch as I have visited artists myself in Paris, where I have found as many as six or eight clerks under one employer.

276. Can you inform the Committee whether or not French manufacturers do not, at occasional intervals, attend in London with patterns for your trade?—It is usual at the present season, and also about January. We are waited upon by the manufacturers of Lyons, or their agents, which is the same thing.

277. They bring you patterns for the season, do they not?—For the approaching season. It is usual for them to bring us patterns, some drawn upon paper, but the majority a portion of goods absolutely made; these will extend probably to 200 designs, in different fabrics.

278. Do you mean 200 designs in the article itself?—Comprising silk ribands and various descriptions of fancy goods; I am speaking in round numbers.

279. Is the cartoon full of designs?—The cartoon is merely the book that contains them. They bring a book of patterns, which will contain at least 200 designs.

280. What proportion of those designs is of the article itself?—I have already stated that the greater portion are absolutely manufactured; but only a small quantity is brought here, with the intention of being exhibited as patterns. What proportion is afterwards made will entirely depend upon the orders the agents may succeed in obtaining.

281. How many English patterns are submitted to you by the English manufacturers in the same period?—The English manufacturers experience much difficulty in this respect. They more commonly ask us for designs or patterns, or if we know what the French are likely to produce. We have very few, and sometimes none, submitted to us by the manufacturers.

282. Then the difference is, that in general the French manufacturers submit designs to you, and on the other hand you submit designs to the English manufacturers?—Yes; there is another disadvantage the English manufacturer has; if he shows you any thing, it will perhaps be merely an indifferent paper drawing; whereas the other produces the thing itself, and we see the thing absolutely made, which is a great advantage to a person who is not a manufacturer, because he cannot judge from the drawing.

283. Then in the French designs, the greater proportion are patterns of the articles themselves?—Yes.

284. Of the English designs, the greater part are mere paper drawings, by which, of course, the dealer cannot judge so well of the effect of the pattern as when the article is itself produced?—Exactly.

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285. What is the proportion of plain French silks which are sold by you?—Speaking of "plain" goods, I should think our sales are probably quite two-thirds English, and one-third French.

286. What is the proportion between the English and French figured and fancy silks which you suppose you sell?—Figured and fancy silks, I should say that better than one-half were French, and the quantity of French sold consists of the articles of the best quality and the richest designs; the more common-place ones are of English fabric; the articles of higher taste and more expensive, are French.

287. What proportion of the finer fancy goods are French, and what English?—They are almost exclusively French; but as the lower descriptions are in more daily consumption, it brings up the quantity of English to be nearly proportionate to that of the French; but the higher description is decidedly French.

288. You are speaking now of silk goods, are you not?—I am confining myself entirely to fancy silk goods.

289. What proportion of fancy ribands which you dispose of are English, and what French, do you suppose?—There the superiority is very great in favour of the French; I should say, three-fourths of what we sell are French.

290. Now with respect to shawls, what proportion of the shawls do you suppose are English, and what French?—There have been considerable changes in the manufacture of shawls within the last few years; at the present moment, the great consumption of shawls here is French, to the exclusion of what we formerly called the Edinburgh and Paisley shawls.

291. What has been the effect of the foreign shawl trade on the English shawl trade, within your recollection?—I am speaking now of a very recent period; it is within four or five years; the Lyons and Nismes shawls have caused that.

292. Are these shawls of the same fabric?—Yes, the same fabric as what is generally known as a Scotch shawl. The Scotch shawl trade has been very much injured by the introduction of the French shawls within the last few years, which I think is greatly owing to the superiority of the pattern and design.

293. Is the material the same?—Yes, it is generally the same; our shawls were generally made with a border sewn on, which was repeated year after year in a Scotch manufacture; the French, on the contrary, have launched out into a variety of designs, extending all over the shawl.

294. The finer shawl trade is nearly annihilated by the introduction of French shawls of superior design?—Yes.

295. Are you aware of the peculiar pains the French take in their designs of shawls?—I am not, except from having read extracts from a work which I shall be glad to refer to.

296. Will you refer to the remarks, and give us the substance?—I would refer, as an instance of the extreme pains the French take, to the following extract from a work, entitled "L'Industrie; Recueil de Traités Elémentaires sur l'Industrie Française et Etrangère:"—"Le dessin nouveau, proposé pour les châles par M. Couder, est, chez lui, le produit de longues études qu'il a resumés dans une brochure fort intérressante, et qui n'est pas moins digne d'attention que les dessins eux-mêmes. M. Couder, soumettant à une analyse attentive et ingénieuse ses dessins si bizarres et si confus du Cachemire indien, a pensé que leurs formes, continuellement anguleuses et brisées, étoient bien plutôt un resultat de fabrication qu'un produit d'art. L'étoffe du Cachemire étant croisée, il s'ensuit que dans une fabrication imparfaite, comme l'est celles des plus beaux Cachemires indiens, l'ouvrier transforme continuellement des dessins arrondis et gracieux, en lignes droites et contournées, qui altèrent la pensée du dessinateur, au point de nous l'apporter complètement méconnaissable. Une fois sur la trace de cette idée, M. Couder a fait des recherches plus précises, et par des rapprochemens simples autant qu'ingénieux, il a donné à sa découverte toute la rigueur de la demonstration. Nous reproduisons (Pl. 16. 2. 3. 4. 5.) quelques-unes de ses comparaisons entre les dessins actuels des châles de Cachemire et les dessins originaux des artistes persans. La seule inspection de ces dessins suffit pour montrer toute la justice de l'assertion de M. Couder; savoir, que les dessins actuels des châles de Cachemire ne sont rien autre chose que des dessins alterés par des ouvriers ignorans et sans goût, étrangers autant qu'insensibles à la beauté des formes."

297. Now, supposing the French manufacturer wanted to have a pattern, what facility

facility would he have in procuring it?—I have not been in Lyons myself, but I understand there are persons there whose profession is design, and also in Paris. Mr. *Samuel Smith.* 31 July 1835.

298. Do you recollect some very beautiful shawls that used to be made in the vicinity of Stockport some few years ago?—They were the first shawls that we used to term "imitations of India," which were made by a person of the name of "Cowderoy;" they were made entirely of spun silk; but the fabric is no longer in use, and has not been for the last ten or fifteen years.

299. They have now ceased to be made, have they?—Yes, for many years; they were made entirely of spun silk.

Mr. *Benjamin Spalding* was then called in, and Examined, in the presence of Mr. *Smith*.

300. To Mr. *Spalding*.]—WHAT business are you?—I am the buyer of Messrs. Harding & Smith in Paris. Mr. *B. Spalding.*

301. Suppose a French manufacturer wanted to have a pattern in France, what facility would he have of procuring it?—There are people who are in the habit of drawing patterns for manufacturers, who are likewise acquainted with the working of the pattern, which is a facility they have not in this country.

302. You consider it is one of the advantages of the French system, that the drawing is made by a practical man, do you?—Yes; he is likewise a practical manufacturer.

303. In France, the manufacturer has also this advantage, that his practical manufacturer, who makes the drawing, is also a well-educated artist?—Yes.

304. Suppose an English manufacturer wanted to have this advantage, what facilities would he have?—There is a great difficulty in getting a pattern for a work in England.

305. To Mr. *Smith*.]—There are, however, pattern-drawers of course in England?—There are quantities.

306. To Mr. *Spalding*.]—What are the difficulties of the pattern-drawers?—I think the great difficulty is, that they have not been sufficiently acquainted with putting the work into the loom; but that would only apply to silks or shawls.

307. Do you consider that the English pattern-maker is defective in a knowledge of the mode of putting his pattern in the machine?—Decidedly so.

308. Is he also inferior in a proper knowledge of the art of design?—I should say he was decidedly.

309. Have you ever observed that there is a great superiority on the part of the French manufacturer in the combination of his colours?—Decidedly.

310. That is, the combination of the colours is so adjusted, that they please the eye more in the French manufacture than in the English?—They are better blended in the French manufacture than in the English.

311. To Mr. *Smith*.]—Do you consider that the French dies are superior to the English?—I should say, for the most part, the French are more brilliant, but many of ours are more permanent.

312. Will you have the goodness to mention in what particular colours you think the French are superior, and in what you consider we are superior to the French?—I should say we are superior to the French in blacks, greens and violets.

313. Then you think in those colours the English are superior, do you?—Yes.

314. And in what do you think the French are superior?—I do not know that I can recollect any particular colours in the French, but there is a general brilliancy in their colours; there are some few colours that we cannot equal here, and they produce new shawls of colours that would not have been thought of in England.

315. Are you aware that any inconvenience has been felt in England, for the want of protection to the inventor of a new design?—I rather think there has; we frequently are at an expense in getting up a fancy article, and it too frequently happens that it is copied in a different quality, which of course is an injury to the manufacturer.

316. Is there any branch lately originated in France composed of a combination of woollen and silk manufacture?—Yes, a variety of materials composed either entirely of woollen or of woollen and silk.

Mr. *Samuel Smith* and Mr. *B. Spalding.*

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317. Is our manufacture indebted for its present eminence to the superior design of the French makers?—There has been altogether in many cases a new fabric by the French, some of which are figured in the loom, but many are printed.

318. Do we import these fancy articles from any other nation besides France, or do they come from any other nation?—We import them exclusively from France.

319. We do not import any from Germany, do we?—Only a few plain goods.

320. Nor from any other country?—Nor from any other country but France.

321. Do we export fancy goods to Germany?—I apprehend our Bandannas go there, but I am not acquainted with that branch of the trade.

322. To *both the Witnesses.*]—Are there any other facts within your knowledge relating to this subject on which you would wish to offer any observation, or do you think we have gone through that which is material; do you think it desirable, from any practical observation you have been able to make, to establish some schools of design, or that some other similar means should be given to instruct the British manufacturing artists?—[By Mr. *Smith.*] I do, because there are many articles which we are importing from France, which undoubtedly, if we were in possession of designs, might be equally well manufactured here.

323. To Mr. *Smith.*]—Would you in that case be able to sell them as cheap as if they were imported from France?—Quite as cheap.

324. You think the best way to counteract the French superiority, would be by the instructing our manufacturing artists, do you?—I do; I would mention as a fact, and it has often been held as an argument, and rather pertinaciously adhered to by manufacturers, that a French article would sell without reference to its peculiar merit, but merely because it is French; that is not my opinion; in placing fancy articles before persons, which I do promiscuously, that is chosen which is most liked, without the question being put whether it is French or English.

325. You think the public judge fairly between the two specimens, do you?—Yes, whatever the question might have been a few years ago, it is gone by now, and there is no prejudice of the kind.

326. Could we compete with the French in lace?—Laces are made all over the continent, and we get the respective descriptions from the different countries, and therefore I do not think it applies.

327. Can you mention any particular branch of manufacture which is depressed in consequence of the want of cultivation of design?—Broad silks, I would say certainly ribands, and more particularly the shawl trade.

328. To Mr. *Spalding.*]—How is it with respect to gloves?—The gloves are better cut in France; the great proportion of what we term fine gloves that we sell are principally French.

329. Do not the French take the measure of the hand better than the English?—There are very few manufactures in which the French excel so much as in gloves.

330. Do you trace that to any thing like a knowledge of art in the manufacture of the gloves?—It must be from a knowledge of the shape of the hand.

Lunæ, 3° die Augusti, 1835.

WILLIAM EWART, ESQUIRE, IN THE CHAIR.

Thomas James, Esq., called in; and Examined.

Thomas James, Esq.

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331. I BELIEVE you are a partner in a wholesale house in the city, which purchases largely of the silk manufactures of Spitalfields and Manchester?—Yes.

332. Also of cotton manufactures?—Cotton manufactures also.

333. Are you of opinion that amongst that class of customers that you principally supply, there has been any increased power of appreciation of the beauty of design

design or of colour in the fabrics of English manufacture?—The fabrics that I am best acquainted with in our house are silk manufactures; with respect to colour, ever since the introduction of French goods, I think we have had a very considerable improvement in the colours, and in the patterns of the English silk manufacture, particularly in the colours.

334. Have the goodness to state in what particular department of the art of colouring silk has it struck you that the improvement has taken place?—I think that not only in the plainer colours, which may be called prismatic colours, but in those colours which are creations of fancy, the shades have been much more brilliant than we used to have them.

335 Do you think that the power of producing finer colours on the part of our manufacturers has increased, as also that there has been an increased degree of good taste in appreciating the colours?—Decidedly so.

336. I think you said that this improvement has been perceptible since the more free intercourse with France?—Decidedly so; I would say to the Committee, particularly referring to Manchester and Macclesfield, that at the time the country manufacturers came to London to attend the periodical sales of silk at the East India House, it was their custom to come to our house and other houses of our class, and obtain from us patterns of the shades of different French goods that we had bought or imported, and the imitation of these goods and patterns has led to these improvements, or at least has been co-existent with it.

337. Are you of opinion that from the excellence and beauty of our fabric, that if silk was still to advance and become dearer, that the public, so far as you have observed, would always repay that by an increased consumption?—Decidedly so; I think the difficulty of selling a bad shade of colour, whenever it does occur, is increased considerably on account of the general appreciation of good colours.

338. Has it happened recently that figured silks, silks in which there is more of art and of design employed, has it happened that a preference has arisen in favour of such over plainer silks?—Until the last two or three years the production and consumption of figured British silks was a mere trifle, but within the last year the production and consumption of British figured silks has been very considerable.

339. Are they much better than they used to be; are the figures more perfect and beautiful recently?—The figures are smaller, and I think are more beautiful in form than formerly.

340. It appears to be your opinion, that combining the beauty of design with a certain degree of neatness as well in tint as in colour, that the silk manufactured in England has materially improved?—I do think so. Perhaps the Committee will allow me to state a fact within my own knowledge as to the English manufacturers: formerly they were most apprehensive of the figured silks from France, and the contest in them was thought hopeless, but there is now executing in Spitalfields a considerable order for figured silks for America, where of course they must meet the French under no circumstances of protecting duty.

341. I think the Committee understood you that in the case to which you allude, it is not a speculation on the part of the manufacturer, but proceeds from a positive order on the other side of the Atlantic?—Yes, the result of previous samples.

342. If then the beauty of English manufactured silk goods is so materially improved, from our manufacturers having the opportunity of seeing the French patterns, you would infer, I presume, that there is a still greater capability of improvement if more means of improvement were placed within their reach?—Certainly.

343. Does any thing occur to you as important as affording the means of additional improvement by any particular mode?—I would request permission to be allowed to state to the Committee, that I think a matter of the first importance would be to give to the parties who originate patterns a property in the patterns for such a length of time as would repay the outlay and encourage the production of patterns. The Committee is aware that such a protection is given to the printer. When a pattern is framed on printed cotton, the party is protected by the law in the exclusive right of the pattern for three months, and I would suggest that protection should also be given to patterns framed in the loom.

344. Is it your opinion that that protection could be easily afforded?—We have the example of the French to show that it is easily afforded.

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345. Have you at all turned your mind to the process by which that could be best accomplished?—I think that a question of detail, which would require some further consideration; I would rather just state the principle.

346. Can you, from recollection, at all state the French mode?—I believe I gathered it myself from Dr. Bowring's evidence. I am not quite satisfied that the French mode would be the best mode for us; something of the kind might do. There was one fact I wished to mention as showing the influence of taste in extending the sale of manufactures. It will be in the recollection of the Committee that some years ago an India handkerchief was almost the distinguishing mark of a gentleman; every gentleman had one in his pocket. India printed handkerchiefs of very common patterns were sold at from 7*s.* to 10*s.* a piece: now the great consumption of India handkerchiefs is by the importation of the unprinted cloth, and they are printed in this country with English patterns, but the cloths printed in India are now principally sold by hawkers to the lower class of consumers.

347. Recurring to what you have said formerly on the subject of colours, has not the importation of French coloured silks very much diminished?—The importation of French plain coloured silks has very much diminished; in fact it has almost ceased.

348. At first many were imported after the prohibition was taken off?—Many; and I beg to mention a curious fact as to the first importation. The first general conception among the British manufacturers was, that they would be beaten by the cheapness of labour in France: but on the importation of plain silks we did not import more than one piece of black to 50 colours; whereas the general consumption of the country is at the lowest one black to two colours. I mention this, because it shows how clearly it was a question of taste; had it been a question of labour, it might have applied to colours as well as to blacks.

349. Will you state what is the case?—There is little importation of either black or colours now.

350. In consequence of the improvement in English coloured silks?—Exactly so.

351. To what do you particularly attribute the improvement in English colours?—To copying the colours from the French.

352. I want to know whether the same observation applies to velvets as to silks, in regard to colours and design?—Yes, I should think so, decidedly. There is very little, if any, importation of French velvet.

353. The French themselves import velvet from Southern Germany?—I think that is on account of its superior cheapness.

354. Notwithstanding our advances in the designs you have mentioned, are there still other advances desirable so as to enable us to compete with foreigners?—In our figured patterns we borrow very largely from the French. It is very desirable that we should create an original taste here; we are still behind the French in ribands and shawls; we borrow our figured patterns from France in a principal degree.

355. You think it desirable that we should take effectual means for connecting the arts with the manufactures of the country?—Decidedly so.

356. In your opinion is this almost the only thing needed to give the free power of competition, and almost of successful competition, to our manufacturers?—Decidedly so; perhaps the Committee will allow me to mention that, from the decided advantage that we have from China silk, and our application of China silk, I do not fear that we shall decidedly beat the French in figured as in plain goods.

357. Are you aware, as an historical fact, that the French government sent a mission some few years ago into the region of Cachmere both to introduce Cachmere goods, and also to speculate on the production of the Cachmere shawls?—I know it only from report.

Mr. *Thomas Field Gibson*, called in; and Examined.

Mr. T. F. Gibson.

358. YOU are engaged largely as a silk manufacturer in Spitalfields?—I am.

359. Are you engaged in making velvets?—In making velvets and plain and figured silks.

360. You

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360. You have heard the opinion expressed by Mr. James, the last witness, as to the improvements made in design and colour in the English silk manufacture since our free intercourse with the French; do you concur in that opinion?—I do, entirely. I consider that, previous to the introduction of the French manufactures, our taste in figured silks was very bad; that our trade existed under a very close monopoly, and that there was little application either of taste or capital to the manufacture; and since the year 1826, the period when French silks were introduced, we have improved very materially from seeing the production of French looms.

361. Do you know whether the French invention of 1832 has given any additional stimulus to improvement in our silk fabrics?—I am not prepared to say that it had any immediate effect upon the manufactures; but I think it gave us a much more clear insight into the nature of French manufactures, and so far we have benefited by it.

362. Do you happen to have any patterns with you of the sort you are now making?—Yes.—[*Producing them.*]

363. What patterns are you now making principally?—The descriptions of figured silks which we are now making in Spitalfields are of a very small and insignificant kind; they are not of the large class of patterns. That is the general class of patterns that are now making.—[*Exhibiting one.*]

364. This has been woven, I believe, without the Jacquard loom?—Yes.

365. How do you acquire your patterns principally in Spitalfields?—They are almost entirely copies or variations from French patterns; there is but a very small degree of talent employed in Spitalfields, in the production of patterns. We are almost destitute of original taste in that particular department.

366. In reality your patterns that are called British patterns are the greater part copies, or little more?—Variations from French patterns.

367. Are there persons who devote themselves to the drawing patterns or copying French patterns in Spitalfields?—There are.

368. What description of persons are they?—They are not persons of any education, and very little cultivation of taste, I should say.

369. Is their attention confined chiefly to the copying French patterns, or other than French patterns?—No, the French patterns are generally given to them by the manufacturers, and they either copy precisely or make variations as the manufacturers or their own taste may suggest.

370. Have these persons been educated as artists in any degree?—I believe not, or very rarely; I am not acquainted with any drawer of patterns who is an educated artist.

371. Do they make a good living by it; is it a thing from which they derive much emolument?—A moderate income.

372. A fair remuneration; how much do they get?—Probably a man may obtain from 100*l.* to 200*l.* a year.

373. A good pattern-drawer?—Yes.

374. Are you aware, or have you any objection to state, what is considered among the master manufacturers of Spitalfields a large or small sum, or an average sum, for paying these men?—It will depend entirely on the nature of the pattern; it generally happens that the person who draws a pattern, also prepares it for its being inserted in the loom; so that the price paid to the pattern-drawer includes some operation of the machinery employed in putting it to work.

375. Are you aware that the French profession of artist is wholly distinct from the profession of reducing the pattern to the Jacquard loom, or adapting it to the Jacquard loom?—I am aware of it.

376. You have not stated any sum that is given to these persons, but you say it varies according to circumstances?—According to the description of pattern.

377. And it is also mixed up with a remuneration given for reducing the design to the mould, or cutting the card, which is necessary for the weaving it in the looms?—It is so.

378. The auxiliary branch of the business is purely mechanical, the cutting of the card?—Quite so, an operation of machinery.

379. It is not necessary that a person should be an artist to enable him to cut the card of a pattern?—By no means.

380. If there was, on the one hand, any legislative protection for patterns, and on the other there were drawers of patterns who were skilful artists, who could draw beautiful patterns, is it your opinion from the consumption and appreciation

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by the public of beautiful works of art, as applied to silk manufacture, that the master manufacturers would be enabled to give larger prices for patterns, and to have specimens of greater beauty, and consequently to encourage a better description of pattern-drawer than we have at present?—It is quite my opinion; I think that the two difficulties under which we labour at present, are, first, that we have no protection for patterns, so that if I make an outlay of from 20*l.* to 100*l.* upon a pattern, it may be pirated to-morrow by my neighbour, and I should have no compensation for it; and the second difficulty is, that we have no national taste in this department of art, that we have no originality in design in drawing of patterns, that we are compelled to make copies from French patterns in order to supply the demands of our customers.

381. Then from what you have already said, it is also your opinion that a school of arts, open to persons connected with the manufacture of the country, would be of high value and importance?—I think it would be of the greatest importance, coupled with the protection of patterns; but without a protection of patterns, no school of design would be of any advantage to us.

382. The two instruments for encouraging the improvement of patterns, are instruction and protection?—Yes.

383. Does any thing occur to you which you think would be useful to the Committee, as to how the machinery of this school could be best managed?—I think I can only refer to Dr. Bowring's evidence as the gentlemen who have preceded me have done. Some such plan as that adopted in France would be the best for us.

384. Do you think, for instance, that there would be a disposition in the master manufacturers to contribute to any such establishment or institution?—Yes; I feel quite convinced that it is not to be expected that the master manufacturers would undertake any part of the expense of such an establishment. That the utmost that could be expected from them would be to give their time and attention to the arrangement and working of the system; and I believe the fact is, that in France the government, or the municipal authorities, or both together, do pay for the whole cost of the establishment.

385. You have stated, that there is a great improvement in the national taste; do you attribute that to any other circumstance than the introduction of foreign manufactures, which show a superior taste?—No; I do not attribute it, in our particular branch of the manufacture, to any other circumstance.

386. You have mentioned, too, protection to the inventor, the instruction of the artist, and the spreading of knowledge in designs among the manufacturing population; do you think having galleries and giving people every opportunity of seeing beautiful specimens of art, and useful means of encouraging taste in design, would be of service?—I am of opinion that if the general taste of the nation was improved it would be beneficial to our manufactures; and I would add that ours is a manufacture which is capable of such extreme variety in shades of colour, in the blending of shades, and in producing various forms of pattern, that there is hardly any one to which the exhibition of all works of art in which colours are concerned would be more beneficial.

387. For how long a period do you think it necessary to leave a protection for patterns?—I think not less than twelve months.

388. You are aware that the protection at present for printed cottons is three months?—Yes. I am also aware that there is a complaint that the protection is not sufficiently long.

389. Would you not think it sufficiently long if a pattern was protected during a season, either the spring or winter season, for six months?—I can give a reason why this would not be a sufficient time. I was manufacturing a pattern in silk during the spring, to the order of a large house of business in London. I received orders from them to continue the manufacture of the same pattern in autumn colours; but in the last month this pattern was taken to Manchester and manufactured there. The order which I had received for the winter article was immediately countermanded, because it was produced at Manchester at a much less price.

390. You have stated that you get most of your ideas at present from the French; have you not regular pattern-drawers in the silk trade?—I have already stated that we have.

391. Suppose a means could be found of creating a tribunal of taste in regard to patterns, what species of penalty would you apply to the infraction of a copyright?—

right?—I think a fine might be made sufficiently heavy to deter piracy. In France there is imprisonment also.

392. In France they have the power of imprisonment for three days, and of fining to the amount of, I think, about 8*l.* sterling; do you think that penalty would be sufficient?—By no means.

393. Would you not also recommend the seizure of the goods of which the copyright had been pirated?—I should prefer to make the fine considerably heavier, and I believe I shall be borne out in this from what takes place in the cotton trade. It has always been found that an injunction in the Court of Chancery has been sufficient to protect a pattern of printed goods.

394. There would be no objection to give a body, constituted for the purpose of protecting copyrights, a power of fining to any extent, supposing there was an appeal?—I should say no objection.

395. Is it not important that the remedy for infraction of patent right should be cheap as well as summary and prompt?—Most decidedly so; if it did not combine the two objects of cheapness and promptitude in protection to the patterns, it would be quite ineffectual.

396. Is it not the case that sometimes there are more than 100 pieces of the same pattern?—It more often happens that there are less than 100; more often than not.

397. According to the average returns from the Chamber of Commerce at Lyons, the number of pieces made of fancy goods of particular patterns does not exceed 20 from the frame; what is the average production of England of the same manufacture?—I have no precise knowledge of that; I should say double; at least 40.

398. Are you aware of the fact, that in some cases a very large profit is paid to manufacturers on condition that they shall produce a small number, and then destroy the design?—That does not take place in this country.

399. Have you heard that that is very frequently the case in orders given for French silks?—I have.

400. Supposing a protection to be afforded to a pattern, how would you have it effected; for instance, in a pattern to be made ready for sale to-morrow, what protection would you afford to it before it went into the market?—By registering the actual pattern.

401. Would you have something put at the end to signify that it was an engaged pattern for a specific time?—I think that registration would be a sufficient protection.

402. With regard to printed goods, the custom is for the parties to print on the end, "Engaged for three months," and after that period it may be copied by any body; do you think that would be a sufficient protection?—I think it would be so, if it was extended, as I said before, to 12 months; whatever registration took place should be a public and authentic one.

403. Would not the registration and location of patterns, representing the state of protection in the particular trade, be in itself a great means of advancing and improving the manufacture?—I think it would be influential.

404. Would you have a central place for registration?—I think that would be questionable.

405. Do not you think the simple mode adopted in printing cotton, of having written on or woven at the end of the piece, "Registered on such a day," and sending a copy of the pattern to an office with that statement, would be sufficient?—I think that would be a sufficient protection.

406. You have the intimation that it is an engaged pattern, and if it is doubted, reference can be made to the register at the office?—I think that would be a sufficient protection.

407. Has the system of registration adopted as to printed cottons succeeded?—I believe it has succeeded entirely.

408. The number of printed cottons is very large, and it is said that the average production of fancy silk goods is very small; do you think the cases are quite analogous?—I am not aware that this circumstance would affect the case in any manner.

409. Is the stamping the piece itself any security?—I am not prepared to say that stamping is necessary; simple registration of the actual pattern, with the date, would be sufficient protection to any manufacture.

410. Are there in this country any superior weavers who are solely employed in

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the weaving of patterns?—There are not, and there is a good reason why this is so; a weaver could not himself produce the pattern to the manufacturer in the same way as he does at Lyons, because in London he is not possessed of machinery by which he could do it; the machinery belongs to the master manufacturer here, but in Lyons it belongs to the weaver.

411. Does it not frequently happen in France, that after the design has been produced, the weaver introduces a considerable modification into the pattern itself?—I have heard it so stated.

412. And have you also heard it stated, that a great many patterns produced by the artist, and worked by the pattern-weaver, are not brought into the market, as they are considered to have failed in the experiment?—Yes, I have heard that it is so.

Mr. *John Howell* and Mr. *Robert Butt*, called in; and Examined.

Mr. *John Howell* and Mr. *Robert Butt.*

413. MR. HOWELL, you are a partner in the well-known firm of Messrs. Howell & James, Regent-street?—Yes.

414. Mr. Butt, are you in the same establishment?—Yes, I am principal manager of the bronze and porcelain department of Messrs. Howell & James's establishment.

415. To Mr. *Howell.*]—Of course you are extensively acquainted with the subject of patterns; will you have the goodness to lay before the Committee any information that you possess upon that subject?—A question was put to the last witness, as to the manner of choosing our patterns or goods; it is usual for the Lyons manufacturers to come twice a year to England, that is, in the spring for the autumn, and in the autumn for the spring, and they produce perhaps 200 or 300 patterns, not paper patterns, but silk patterns or gauze patterns, or whatever it may be, and from these patterns we make our selection; and it sometimes happens that we have so good an opinion of certain patterns, that we say, "Now you must withdraw that, it must be made for us only," and for 20 or 30 pieces they will do that. Now the English manufacturers never give us that advantage; they think it very expensive to put to work a pattern to show us the effect of it, for it looks so different on paper to what it is in reality, that we cannot decide whether we shall have it or not, and we often urge them to bring us a little piece ready, to see the effect of it; sometimes we want colour, sometimes we want a little change in the disposition; but there has always been an objection to the expense incurred, and therefore we are obliged to bear the expense if we are content to order from a paper pattern; we have sometimes found it necessary to ask for a pattern-drawer or designer; not a pattern-drawer, because they are distinct businesses.

416. Do you mean in England?—Yes; I never found a good designer in England; a pattern-drawer is a different thing altogether; he is the man who puts the thing comparatively to work, as an architect designs the building of a house.

417. You say you found it very difficult to procure a good designer in England; is it equally as difficult to find a good pattern-drawer?—I cannot procure either; you must have attached to the establishment a pattern-drawer as well as a designer; a pattern-drawer is the man who puts it to work.

418. But you can get neither of them?—No.

419. Neither a good pattern-drawer nor a good designer?—No; the designer gives us a small pattern, and the pattern-drawer is the person who prepares the work; as an architect gives a drawing to the builder, so does the designer to the pattern-drawer.

420. You mean by alluding to pattern-drawers, if I understand you correctly, that persons cannot construct a loom so well in this country to work a pattern, as they can in France?—I think there are not so many persons that are capable of doing it in this country as in France.

421. That is the department of weaver?—Yes; but I believe there are persons present who will give better information on that point; I understand the pattern-drawer and designer, one depends upon the other; the pattern-drawer is the medium between the designer and the weaver.

422. Have you any other observations to offer on the subject of patterns?—Nothing material.

423. Do you consider that the French figured and fancy goods are superior in design to those produced in this country?—After the peace with France, I found the

the manufactures of France were superior to those of England; I mean in regard to silks of all descriptions; but I think a great deal of that arose out of having made use of better material; the natural silk of France has been considered better than any other country, but now we have an importation of that natural silk, and it is manufactured here.

424. Do you think the importation of raw silk from France, by reason of its superior quality, has beneficially acted upon the English manufacture?—I think it has; I found their silks better the moment I had an opportunity to go and see them; but I have found them declining every day since; every time I go to France I find the French silks are not so good as they used to be in point of material and workmanship; they appear to be desirous of a large trade rather than a small good trade; the English manufacture has improved in a greater ratio perhaps since then.

425. Confine the question to design, not to material or workmanship?—France is superior to us in design; they continue to be superior; but it is confined to very few houses; there is only one house at Lyons we can deal with largely, because their taste is always superior; I am speaking of design.

426. Has there been a great improvement in English colours of late years?—I think there has.

427. And a general improvement in all arts and productions?—Certainly.

428. You have just said that French manufactures are declining with regard to superiority; do you consider that to proceed from the increased competition offered by this country?—I think it is from less encouragement given by this country; it has been very little, compared with the improvements; two-thirds of the silk we are now selling are English.

429. You have also mentioned that the French fabrics are superior to ours; are you aware that there are schools of design in France for the education of persons?—I have understood so.

430. Do you not know that the superiority of design is produced in a great measure from the encouragement given to learn designing as a matter of art?—That is my opinion.

431. Suppose in France you want to engage a pattern, and you give an order for 20 or 30 pieces, do you pay a price in proportion to the quantity you take of it?—I presume they put a per centage on it in the first instance; the patterns are brought ready made.

432. Have you had occasion to find it your interest to get French patterns copied by manufacturers in this country?—Frequently, with a little variation; in fact, we keep all our patterns; patterns 50 years old are very useful to us at this present moment.

433. You get them made in this country because you get them made cheaper than in France?—Yes, without duty; but whether I could get them cheaper or not, I would not send patterns from England to France to be made; I should give the preference to this country as a matter of conscience.

434. The question is, whether you get French patterns made by English manufacturers; that is to say, you buy patterns of a French manufacturer at Lyons, say five or ten pieces, and you find a sale for them all, and wanted more, would you send that pattern to Spitalfields to imitate?—Yes, when I wanted a repetition of it.

435. Do you think it desirable to extend a knowledge of design among the population?—I do.

436. Do you think it wanted?—I think it wanted, coupled with a protection to patterns.

437. The protection to patterns is not only important to the manufacturer, but important to the seller?—Yes; to me particularly.

438. Now, do not you consider in another branch of trade, that our designs in jewellery are better than in France?—If the Committee is inclined to commence that subject, I can answer any question.

439. Have the goodness to embody any information as clearly as you possibly can, when you have done with the subject upon silk?—With respect to protection to trade, Mr. Gibson stated a twelvemonth; I should be quite satisfied with six.

440. With respect to the invention of patterns, you think that would be quite sufficient?—Yes, six months; and I think the mere stamping the name on the end of the piece, added to the registering, would answer all purposes.

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441. Do you know whether or not the riband trade is improving in this country?—I consider that is a particular sort of riband which the English manufacturer could not succeed in making, is now going out of fashion; the gauze riband de coupé and the other introductions they can make very well.

442. With regard to shawls?—The French machinery of India shawls is superior to any we have in this country, and it has been brought about by Ternaux going to Cachmere, and bringing over with him some of the Cachmere goats.

443. Are you aware that the factory system has been applied to the production of shawls in France?—I am not aware of it.

444. Do the French pay great attention to pattern shawls?—Very great attention; they will give three or four hundred pounds for a Cachmere shawl, or India shawl, for the sake of the pattern.

445. Had you an opportunity of seeing the shawls that were exhibited at the Exposition in France?—Yes.

446. Was there not a universal acknowledgment of great superiority?—Certainly they are superior to the India shawls; the parterns are more perfect.

447. Are you aware that not only has the French shawl manufacture improved in beauty, but that there has been an extraordinary diminution in price?—Certainly, even as to the Cachmere materials, there has been a great diminution.

448. A diminution amounting to nearly 60 per cent.?—Yes.

449. Can a French manufacturer produce a superior article to the English manufacturer at the same price?—Certainly.

450. Do you attribute their superiority to having a superiority of materials for dying, or to the construction?—No, because we have the same material; I consider it is in the manufacturing part of it; it is not for want of the same materials; I believe, in the first place, greater encouragement is given to the French people in the manufacture of shawls than to the English.

451. Are their patterns superior by superiority of combination of colours, or design?—Yes, in the manufacture, as well as the combination of colours and design, it is all superior.

452. You attribute the encouragement given in France to the superiority of design; are you aware that improvement in the quality and diminution in price has led to a great increase of demand in France generally for shawls?—I should consider it had.

453. Are you also aware of the fact, that the importation from the East Indies, which was formerly very considerable, is very much diminished in France, though shawls are now admitted which were formerly prohibited?—I should consider it is diminished very much, and in this country too.

454. Have they a superiority of machinery in the manufacture?—I believe they have, and execution as well. Will the Committee allow me to exhibit some pieces of paper, to elucidate the connexion between silk and other materials, the manufactures of the country? It shows how the introduction of good patterns will give a taste or style to other materials; it is intended for rooms in lieu of silk; and instead of costing two guineas and a half, a yard would only cost 2 *s.* 6 *d.* The inventors are De la Rue & Company, Bunhill Row.—[*Mr. Howell then produced to the Committee patterns of various colours.*]

Mr. *Robert Harrison*, called in; and Examined.

Mr. *R. Harrison.*

455. YOU are connected with the respectable firm of Brydges, Campbell & Harrison, silk manufacturers?—I am.

456. Have you been long in that business?—Yes; I have been connected with it for these last 20 years.

457. Has your attention been turned to the superiority or inferiority of the French patterns in the silk trade?—My attention principally has been devoted to the better branches in the manufacturing of fancy silks.

458. In those branches do you find a superiority or inferiority to the English in the designs and patterns?—In designs and patterns we are very inferior to them; and that is the principal difficulty under which we labour at the present time.

459. Do you refer to other fancy articles as well as silk?—It is silk we devote our attention entirely to; we have not been able to find persons in this country who are capable of giving proper designs; the principal difficulty arises from the

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the circumstance of men not having been brought up in this country to design for silk; it is very different to designing for printers, from the circumstance that it is necessary a man should be conversant with the principle of weaving, before he can make a proper design for silk. If we could only get designs in this country, we should be able to find parties that could put them on ruled paper for weaving.

460. You mean by ruled paper, the paper which goes between the original invention of the pattern and the manufacture of it?—Yes, the person who cuts the cards, according to the construction of our machinery; there is nothing but what we could make, provided we had a proper designer for the purpose of drawing patterns for weaving; and I think the principal difficulty arises from the circumstance of not having any school of art in this country, where young men would be enabled to pursue their studies for the purpose of perfecting themselves in drawing for that particular branch of the manufacture.

461. You think there is no want of talent in the country?—I think there is not; because there are a great many persons engaged exclusively in the production of designs for printed cottons, challis and bandannas; we have in the trade individuals who can draw patterns, but are not conversant with the principle of weaving, and therefore we have been unable to put those patterns to work. We have now many patterns by us which are perfectly useless, because the drawing is not adapted to weaving.

462. You think, also, that not only the talent of the artist, but the taste of the public, would be encouraged by such good designs, if they really existed?—Undoubtedly; because it is from the superiority of the design that the French have the advantage over us.

463. And you think that the encouragement of knowledge of design, by whatever means, among the manufacturing population, would extend the demand of the manufacture?—Undoubtedly it would; we would willingly, at the present time, engage a man at a handsome salary, conversant with the principle of weaving, as a designer, and also able to put the pattern upon paper.

464. Has encouragement been given to foreigners possessing the best quality and knowledge of design, and superiority in weaving, to come over here?—Two or three have been over here at various times; but we have not been able to meet with individuals capable of carrying on the designing of patterns and drawing also, to the extent we should wish; I imagine those men are able to get sufficient occupation in Lyons or in France, without coming to this country.

465. Do you consider them to be superior even in original design, in that portion of the manufacture connected with the art, as well as embodying the art of manufacture in the process of weaving?—I think their superiority arises from the circumstance of their having a knowledge of weaving as well as a power of designing.

466. You consider them superior in both?—Decidedly, in designing, from their knowledge of the principle of weaving.

467. Do you consider our deficiency in the means of not having persons in this country to construct designs, and also to have a knowledge of the looms, to be such that you yourself would be anxious to engage foreigners to come over here in that department, provided you could get them?—Yes, I should be very willing to do so. I feel satisfied we could make any thing in this country, provided we had proper designers, parties to make drawings, and put the drawings upon ruled paper ready for cutting of the cards.

468. And do you think if such persons did exist in this country, it would be a source of profitable employment?—I think it would.

469. And the trade suffers for want of it?—Certainly, for the want of it. I have one or two patterns with me that we had drawn in Paris, and immediately we got them over here, we had not the least difficulty in putting them to work.—[*The Witness handed in some patterns.*]

470. These patterns are such as you have described already, that have been tried on the loom, and found they would succeed?—We can pretty well judge by the style of drawing, whether it would succeed when put upon ruled paper, that is, if it is done by a person who is conversant with weaving.

471. Do you consider foreigners superior to us in their colours?—I do not think they are; there is a brightness in their colours we certainly do not possess, but I think our colours are more permanent.

472. Do you think we have improved?—The dying of colours has certainly

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improved within the last few years, and in many cases, the permanency of colours decidedly is more so than the French.

473. Is there not a chemical combination entered into in the different colours?—It is necessary to have a perfect chemical knowledge before a man can be a good dyer.

474. What is the cause of the peculiar brilliancy in the French colour?—I scarcely can answer that question; I understand it arises from the climate more than any thing else, and the water has something to do with it as well.

475. Have you any thing that you desire to suggest with regard to the encouragement of designs;—have you paid particular attention to that?—It has occurred to me, if we had a school of arts established in this country, that a great many young men would be willing to make themselves conversant with the principle of weaving, for the purpose of procuring that particular study, and ultimately to become designers and drawers upon ruled paper for the silk trade.

476. Would it not be a lucrative profession for those young men?—I think it would, decidedly.

477. Have you turned your attention to the subject of protection?—We have often felt the necessity of having some protection for our patterns. Only about four months since, a figured silk was made for a house at the west end of the town; about a week after sending the order in we found the pattern copied in Spitalfields; we in fact bought the identical piece of silk copied from the one we had made to a particular order; it was of a very inferior quality, and consequently came to 1 *s.* 6 *d.* per yard less.

478. Have you turned your attention to the best means of carrying into effect a security for a new pattern?—I am not exactly aware of the system, or rather the plan pursued at Lyons, but I am given to understand that a system does exist there; and I should imagine if we could establish the same principle in this country, it would be the most effective means of protecting us.

479. Do you mean by adopting the marking or registration?—I think simple registration would be sufficient.

480. Have you any other point connected with your own manufacture to offer to the Committee?—Nothing more.

481. Do not you think that registration would be more complete if the piece was marked at the end with the date of registration?—Immediately the piece leaves our hands it would go into a house at the west end of the town, and they would instantly cut off that mark; I do not see any good likely to result from it.

Veneris, 7° die Augusti, 1835.

WILLIAM EWART, ESQUIRE, IN THE CHAIR.

Mr. *George Eld*, called in; and Examined.

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482. I BELIEVE you are mayor of Coventry at present?—I am.

483. Have you resided many years in that neighbourhood?—Yes, I was born in Coventry, and I have resided at Foleshill, which is in the neighbourhood of Coventry, and within three miles of it, for the last 20 years.

484. You are not, I believe, engaged in trade yourself?—I am not engaged in the riband trade.

485. In what trade are you engaged?—In the corn trade.

486. But from your residence in the neighbourhood of Coventry you are acquainted with the state of the riband manufacture?—Yes; I reside at Foleshill which is inhabited almost exclusively by a manufacturing population.

487. You have been an observer of the state of the manufacturing population of that neighbourhood?—Yes; in consequence of the distress under which they have been suffering of late, my attention has been called to the condition of the operative weavers in the riband trade.

488. Have you ever had occasion to observe that the operative weavers employed in the riband trade in that neighbourhood would derive advantage from improved skill in designing patterns, and from a knowledge of the arts?—Such improved skill appears to me to be very much required indeed. In consequence

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of the public attention having been directed to that subject, I made some inquiry with a view to ascertain the number of persons engaged in the riband trade, and who had any knowledge of the art of design in Foleshill; with a population of 7,000, I could not find more than six persons in the whole parish who were capable of copying a pattern, and not one capable of making an original design.

489. You have made exact inquiries into that subject?—Yes, as far as I have been able to do so.

490. Is there any school of design established in that neighbourhood?—None whatever.

491. Not even connected with the Mechanics' Institution?—Not at Foleshill. At Coventry there is a drawing class connected with the Mechanics' Institution of that town, but it is as yet quite in its infancy.

492. Is that drawing class at Coventry open to every body?—Only to the subscribers to the institution, of course.

493. Have the inhabitants of Foleshill, to your knowledge, ever presented any petition to Parliament connected with this subject?—Yes, they presented a petition in which they preyed for assistance towards establishing a school of design as connected with the riband manufacture.

494. In your opinion is it the general conviction of the residents in the neighbourhood, that the time has come when such establishments would be of peculiar utility in the improvement of that manufacture?—Certainly; I have had frequent conversations with the manufacturers of Coventry upon that subject, and they appear to me to desire such an establishment very much.

495. To what circumstance do you attribute the change which has taken place in the conviction as to the importance of a knowledge of art with reference to manufactures?—I should say from the decided superiority of the French in the taste of their patterns, which has forced upon them the conviction that they must adopt the same means of cultivating a better taste.

496. Has that become a general conviction in the neighbourhood of Coventry and Foleshill?—Yes.

497. Has that conviction prevailed among the operative weavers, as well as the master manufacturers?—Certainly.

498. In your opinion would the operative weavers avail themselves of such means of improving their taste and knowledge of art if those means could be afforded?—Yes, I think so certainly, and I may mention as an instance of that, that I was conversing one day with a weaver in Foleshill, and stating to him my wish to see the establishment of some school of design in that neighbourhood; he said it would be a good thing, and the next morning his nephew waited upon me; he said his uncle had mentioned our conversation to him, and he very much wished that something of the sort should be established. He brought with him some patterns which he had made himself, and was anxious that I should assist in setting on foot something of the sort in Foleshill; a register of patterns; or, in short, to establish a school of design.

499. With reference to the Mechanics' Institution of Coventry, and the teaching of drawing there, do you know whether the teaching of drawing is accompanied by any instruction as to the transfer of the drawn pattern to manufactured articles?—I do not think it is, but I am not able to speak to that, not being a member of the institution myself.

500. You are aware that that would be a necessary part of the instruction to be afforded by a school of design with reference to manufactures?—Yes, a mere drawing school would be of very little use, unless it was accompanied by lectures on the art of drawing and design, as applicable to manufactures, and as showing the means of transferring the design to the article to be produced.

501. Are you aware that at present new patterns are invented at Coventry and Foleshill?—I think very few original patterns are invented; but not being a manufacturer myself, I cannot speak very accurately to that.

502. You have stated that there is a conviction on the part of the operative weavers that such establishments would be of utility to them?—Yes.

503. There is a willingness therefore on their part to improve their taste and to acquire a greater knowledge of the arts?—Certainly.

504. Do you conceive there is any want of native talent, if properly encouraged?—None at all.

505. In fact, then, in your opinion, it is only doing justice to the natural

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talents of the manufacturing population to give them the means of acquiring a better knowledge of the art of design?—Certainly.

506. Do you think, if some encouragement were given by Government or by Parliament for the establishment of schools of art in certain districts, that local assistance might also be obtained for the same object?—Yes, I think so, certainly.

507. You think there would be no unwillingness to assist, on the part of the inhabitants of those districts?—I think there would be great willingness.

508. Have you any public collection of pictures at Coventry or Foleshill?—No, there is none at Coventry, and Foleshill is a mere village, with very few opulent inhabitants.

509. Then the manufacturing artist has no external means of acquiring a taste in the art of painting?—No.

510. Is there any museum for patterns at Coventry?—No.

511. Or of machines?—No.

512. Is botany a study at all attended to by the manufacturing weavers?—No; there are some collections of natural history, principally of birds, at Coventry; but I have not heard that they have turned their attention to botany at all.

513. Have they any means of acquiring a knowledge of the effect of a combination of colours?—No.

514. Is chemistry a science which is at all attended to by the operative weavers?—No.

515. Is it not attended to by the dyers?—I do not know.

516. In your opinion is there a sufficient number of opulent inhabitants in Foleshill to establish institutions to promote instruction in the arts among the manufacturing population?—I think not.

517. Is there a sufficient number of such persons in Coventry?—At Coventry I think very material assistance could be derived, not only from the opulent inhabitants, but from the established school in that place. There is a school called Bablake School, which is under the patronage of the corporation, in which I think drawing and design, as applicable to manufactures, might very easily be introduced.

518. Is it your opinion that in this country, as in France, there might be, in addition to the encouragement afforded by the Government, some assistance derived from funds at the disposal of the municipalities, which might be very advantageously applied to the acquirement of that knowledge on the part of the manufacturers?—I think the funds at the disposal of Government would very much assist, with the aid of the local institutions, such as Bablake School, in which, if the boys could be taught the arts connected with the occupations in which they are afterwards to be engaged, it would be very advantageous.

519. At present the arts are not taught in any public or charity school in Coventry?—No.

520. Are you of opinion that if aid were received from Government it would encourage the voluntary system?—Yes; there is no voluntary system at present.

521. Did you not state that there was a mechanics' institution?—Yes, but that is not a school of art; that is a mere drawing class.

522. Is not that supported by voluntary contributions?—Yes, but it is not able to carry on such a system of teaching, applicable to manufactures, as can be of any importance.

523. Do you not think that the existence of a drawing class in the Mechanics' Institution at Coventry, is a proof of the willingness on the part of the inhabitants to assist the views of Government in the establishment of such institutions?—Yes.

524. In your opinion would the assistance that could be given by Government, or from the capital, not only be important in a pecuniary point of view, but also very important with a view to give a proper direction to the study?—Certainly.

525. Are you aware that school-houses are founded now by facilities given on the part of the Government, and not by direct interference?—Yes.

526. Do you think some such plan might be usefully adopted with reference to schools of design?—I think it might.

527. Do you think it might be desirable to have any thing like normal schools to instruct the teachers themselves, and that thus a uniformity of knowledge might

might be supplied all over the country?—It certainly would be very useful as applicable to the neighbourhood of Coventry. Mr. *George Eld.*

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528. Do you think there should be a central school of art for the instruction of teachers?—Yes, it would be very useful, as it would provide for a general direction of the schools.

529. Would not instructors, taught in London, from the circumstances of the immensity of the population, the number of public galleries, and the habitual intercourse that exists among individuals of all nations, have superior facilities for acquiring knowledge in all branches of art?—Certainly.

530. Would not such persons be likely to be better instructors in the provinces than persons merely educated in the provinces?—Certainly.

531. Have you ever turned your attention to the subject of the protection afforded to the inventions of artists?—I have not, but it appears to me that it is of very little use to teach them to design patterns, unless you protect them in the use of that design after it is made.

532. In your opinion it is necessary to afford that protection in order to encourage the invention of new designs?—I think so.

533. Do you think it would be easy to establish a board or tribunal for masters and workmen, to whom questions relating to the copyright of patterns might very conveniently be referred?—I think so.

534. Is there any other suggestion which you wish to offer to the Committee?—I am not aware of any at present.

Mr. *Robert Butt*, called in; and further Examined.

535. DO you belong to the establishment of Messrs. Howell & James, in Regent-street?—I do. Mr. *Robert Butt.*

536. What portion of that establishment do you particularly superintend?—The bronze and porcelain department.

537. How long have you been in that situation?—About two years.

538. Were you well acquainted with the subject which comes under your consideration there, previously to your being a member of that establishment?—Yes; I have been accustomed from boyhood to deal in such things.

539. In London?—Yes, in the houses of other importers of such goods.

540. Was your experience confined to London, or did it extend to other parts of the country?—It was confined to London.

541. You have not been much to Worcester and other places?—I have not.

542. Has your attention been called, from observation, to the comparative merits of the English and French manufacturers, as regards the design in bronzes and porcelain?—It has.

543. What has been the result of your observations upon that subject?—I consider that, with a few exceptions, in metallic manufactures the French are vastly superior to us in their designs.

544. What are the exceptions to which you allude?—I allude more particularly to manufactures in silver, to gold, jewellery and castings in iron, in which I think we excel them in design.

545. With regard to porcelain, which of the two are superior in design, and in what branches of the porcelain manufacture?—In some branches of the porcelain manufacture the French are superior to us in design, in others they are inferior. In that description of porcelain which is of the same nature as the old Dresden china, ornamented with raised flowers, we are vastly superior to them, and a considerable quantity of such porcelain is, I believe, annually exported to Paris, and is sold there, and considered by the French superior to their own.

546. That is the porcelain in which the designs are in relief?—Exactly; but with that exception, their designs in porcelain are superior to ours.

547. Do you speak merely of the designs of the French in fancy articles of porcelain being superior to ours?—Yes, in ornamental porcelain.

548. You do not speak of those articles in porcelain manufacture which enter into the consumption of the great mass of the population?—I do not.

549. Your observation is confined to articles of luxury and ornaments?—It is.

550. Is it entirely confined to them?—Yes; I have little or no knowledge of the other branches of the porcelain manufacture.

551. In your opinion, the French are superior to us in their designs in bronzes

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and some other metallic manufactures?—Yes. In the term "bronze," we include not only that which is strictly bronze, but all articles cast in similar metal, whether gilt, or-molu, or otherwise, such as human figures, figures of animals, and the ornaments of clocks, candelabra, and so on.

552. You have stated, that with respect to articles of silver, gold and iron, the English are superior in their designs to the French; how do you account for the superiority of the English in the one case, and the superiority of the French in the other?—Because the superior costliness of the articles to which I allude, in England, as compared with those of France, enables English manufacturers to give high prices to artists to model or design their patterns, particularly in silver.

553. In fact, the costliness of the article calls into the market a supply of a superior degree of artists?—It does.

554. But with respect to articles of an inferior value, the French are superior to us in their designs, from the greater cheapness of art in that country?—Yes.

555. Then is not the possession of cheap art in England, a great desideratum in the manufacture of those articles of a less costly description?—Certainly.

556. In your opinion, in the less costly articles for which art cannot be so highly paid, there is not a sufficient supply of art at a cheap rate for the purposes of the manufacturer?—There is not.

557. For instance; a silversmith who pays highly for a design, and produces a very costly article, could afford to go to a Flaxman or a Stothard, as artists who could furnish a design; but the manufacturer of articles which come within the range of the less opulent classes of consumers could not afford to emyloy them?—That is precisely my view of the case.

558. They cannot, from the lower price of the articles, afford to pay so highly for art?—Certainly not.

559. Are not articles in bronze of sufficient importance to require the employment of able designers?—They are.

560. How comes it then that you have stated, that in these articles a superiority exists on the part of the French?—Because, although they are articles of sufficient importance to demand the assistance of art in this country, yet they are not of sufficient importance to demand the assistance of art to be paid for at the same rate as it is for manufactures in silver and such costly materials. Imean particularly to allude to the richer description of silver articles manufactured in England. But similar designs for bronze may be obtained at a much lower rate in France.

561. You allude to articles of luxury and ornaments, articles required by the few, and not for the consumption of the many?—I do.

562. But if iron manufactures will pay for the employment of able designers, how comes it that manufactures in bronze will not?—Because castings in iron, such as I allude to, that is for the architectural embellishment, have a very extensive sale in this country, and we have no foreign competitors in that branch of manufacture, but for bronzes there is not an extensive sale, and we have the competition of the French to contend with.

563. You have stated that the French are superior in the art of design, in certain articles; is there any difference in the manner of moulding between the two countries, and do you think the French mould bronzes better than we do?—I can only speak of the superiority of their designs.

564. In the operative process of moulding, in fusing the metal and preparing the mould to receive it, are they superior to us?—I am not aware that they are; I have no actual knowledge on the subject, but I believe it is not considered that they are.

565. To what cause do you attribute the general excellence of the French in the design of manufactures of certain articles?—To the facilities afforded to persons of all classes in France for acquiring a knowledge of the art of design, and the corresponding difficulty to any but persons of comparative independence of obtaining similar instruction in England.

566. Have you been in France yourself?—I have.

567. Have you had an opportunity of observing what advantage results to the French workman, from that superior knowledge of design which you have stated he possesses?—The advantage which arises to the French workman from that knowledge of the art of design which the public institutions of France enable him to obtain, consists in the circumstance that he is thereby enabled frequently to make his own designs and models, and if not sufficiently instructed to do that, he

he is at all events enabled to finish works executed from the models of others with superior accuracy, so as to give them their proper articulation and feeling, particularly in human figures and figures of animals. I may say, in continuation, that this is rarely the case with English workmen; and the advantages which the former consequently possesses are conspicuous in the beautiful figures which decorate the clocks, candelabra, vases, &c. which are imported from the continent, the grace and expression of which (however well modelled by the artist) would be entirely spoiled by an injudicious finishing of the muscles, draperies and extremities by an ignorant workman.

568. Then your answer tends to show that, even in copying, the French are superior, because the manufacturing population are better educated in art?—Undoubtedly.

569. And therefore, though the workman might not design himself, he has a more correct idea of the object he has to imitate?—Yes.

570. And he has a more correct idea because he is more of an artist?—Certainly.

571. Have you visited any of those institutions to which you have alluded?—I have not; what I have stated with respect to them is not from personal observation, but I speak of them as of a matter of notoriety.

572. But you spoke of the effect as a thing which you yourself had observed?—Yes, and as resulting from what I have always understood to be the nature of those institutions.

573. And you speak positively as to the effect produced in the designs of certain articles of French manufacture?—I do.

574. In your opinion, in that particular manufacture of bronze, the French much excel the English, and for the reasons you have stated?—Yes; and also because, independently of the workmen being instructed, the manufacturer is enabled to get models of great beauty executed at a reasonable rate, which is one of the causes of the great abundance of beautiful designs in France.

575. Do you not consider that there exists on the part of the public in France an appreciation of lightness and finish in certain articles which the public in this country do not yet understand?—I am inclined to think that the opportunities which the French have of studying the arts must give a certain tone and feeling for them throughout the country; but I do not know that any superiority in that respect exists among the middle class of France, as compared with the same class in England. With respect to the upper classes, I do not think the arts can be appreciated in any country more fully than they are in England.

576. Is there a species of silver work, which is produced in Spain and Oriental countries, called "filagree-work"?—Yes.

577. Is that produced in this country, or is it an object of very considerable sale?—There are very good works in silver filagree executed in this country; as good as Spanish or American, but inferior to the Indian.

578. Does the difference of price induce any importation of silver filagree work?—There is no considerable importation of silver filagree work for sale.

579. Have you been in other countries besides France, and had an opportunity of observing the different education of the people in the arts?—I have been in several of the kingdoms of Germany.

580. Have you had an opportunity there of turning your attention to that subject?—Not as regards the instruction of artists, but as regards the manufactures.

581. What is the result of your observations, as to Germany for instance?—They are inferior to the French in design, as inferior as we are, or more so, with the exception of the iron works at Berlin.

582. What remedial measures do you think are necessary for putting the English manufacturer on an equal footing with the French, with respect to design and a knowledge of art?—The establishment of schools of design, on a popular plan, which shall be entirely separate and distinct in constitution and management, from any of the academies of painting and sculpture now existing in England; and in which it should be distinctly understood, that the system of instruction to be pursued would not be intended to qualify the pupils for the professions of painting or sculpture, but merely to teach them the arts of designing and modelling with purity and taste, to be afterwards applied to any manufactures which they may themselves practise, or for the direction of the works of others.

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583. In what way would such schools operate to improve the manufacturing artists?—In one mode, by enabling young men to acquire a sufficient knowledge of the art of design, to qualify them for the double capacity of clerks and draftsmen or medellers in the counting-houses of manufacturers, who would thereby be enabled frequently to vary and improve the designs of their manufactures without much cost; the great expense of models and drawings by artists being one of the causes of the paucity of design in their patterns at present. I would observe here, that a parallel system obtains in the offices of architects and engineers, where young men are constantly employed in the capacity of clerks and draftsmen. Having gone through a certain probationary study, they are admitted as articled clerks until they acquire a thorough knowledge of their art, and after a certain time receive payment for their services. It would also enable apprentices, in certain trades, to acquire a knowledge of design, by agreement in their indentures to attend so many times per week at these schools, so that the study of the manipulation of their trades and the art of design might go hand-in-hand, and bring both to perfection. I believe that this system is practised in France.

584. Have you been in the habit of visiting or attending the lectures of the schools of design or academies in this country?—I have not.

585. Then you cannot speak of their deficiencies so correctly as if you had attended the schools?—No; but I do not attribute any inefficiency to them, as far as regards the purpose for which they were instituted, that is, the cultivation of painting and sculpture in the higher walks of art; but I conceive that a deficiency exists in the want of public schools on a popular plan, for the purposes that I have stated, which at the same time might form elementary seminaries to qualify young artists for the academies already existing. The process by which a knowledge of the arts of painting and sculpture is now acquired is this: a young man receives tuition from a private master; he draws from the antique at the British Museum for a certain time, and when he shows that he has sufficient talent to qualify him for a student of the Royal Academy he is admitted; but the expense of acquiring that preliminary knowledge is considerable, and the young artist must also be maintained by his relatives during the time that he is acquiring it.

586. Do you think that much good would result to the manufacturing artists from the formation in different towns of museums and galleries of art to which they could freely resort at all times?—It would of course be indispensably necessary that every school should have connected with it a museum to assist the studies of the pupils.

587. Or, at all events, that there should be such a museum in the town in which the school is established?—Yes.

588. Do you think that open exhibitions of the finest works of all sorts in stone, paintings, bronze, and so on, would have a good effect in manufacturing artists, as giving specimens of the highest works of art?—Undoubtedly.

589. Then you think the formation of such institutions also very desirable with the same view?—Very desirable indeed; every school ought to have its museum, the expense of the formation of which would not be great, for casts from the antique statues, busts, vases, candelabra, gems, coins and so on, would answer the purpose very well. Such a museum ought to be open to the public, under certain limitations, to prevent their interfering with the studies of the scholars. There can be no doubt that it would be of the greatest benefit to the manufactures of this country by improving the taste of minor artists and workmen.

590. Have you ever turned your attention to the propriety of increasing the security of the copyright in models and designs of manufactures, so as to secure the privilege to the inventor for a certain period?—I have.

591. What do you feel to be defective in the present state of the law upon that subject?—The Acts of Parliament existing, as far as I know, on the subject of copyright in models, or casts from models, afford protection to a certain extent; but the objection is, that they do not go far enough.

592. Will you state, as a person conversant with the arts as applied to manufactures, in what respect you feel that the present law is defective?—In this respect, the protection afforded by the law to models or casts in bronze and other metals extends only to such designs as represent human figures, or figures of animals, or part or parts of such figures.

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593. Will you state in what instances you principally find a want of protection?—I may state, for example, that however beautiful the design may be, if it be merely a model of Arabesque scrolls or foliage of any description introduced into any work, such as clocks, candelabra, &c., there is no protection for it; it may be pirated with impunity.

594. What protection does the artist enjoy in the case of designs which include human figures, or the figures of animals?—He can recover, by an action at law, damages for any infringement of his copyright in that model.

595. How long does his copyright last?—In the first place, for a term of 14 years, and for a further term of 14 years in case he be still living at the expiration of the first term, and has not sold his copyright. That is the law at present under the Acts of the 38 George III. chapter 71, and the 54 George III. chapter 56. By the last Act, the protection given by the 38 George III. to models of human figures, or of animals, was extended to human figures clothed in drapery or otherwise, and combinations of the human figure with parts of the figures of animals, and also to any subject being matter of invention in sculpture. It is very difficult to ascertain the true construction to be put upon the words "being matter of invention in sculpture;" but my opinion is, that they would not extend to guarantee the copyright of any model of scroll work, &c. cast in metal, as in the instance of the iron gates of the royal entrance to Buckingham Palace, at Hyde Park Corner, which are remarkably beautiful. Now I apprehend that if casts or impressions were to be clandestinely taken from those gates, and another pair similar in all respects, but with the omission of the royal arms, were to be thereby made and sold, and the proprietors of the model were to bring an action for the piracy, it would be contended that there was no copyright in the design, as it would not consist of models of any part of the human figure or the figure of animals. Moreover, as it could be easily proved that the models of those gates were originally made in wax, clay or some plastic material, and then cast by the founder in iron, it would be held that there was no sculpture in the matter, and that therefore they could not come within the meaning of the words "matter of invention in sculpture."

596. In fact they are not protected under either of the predicaments mentioned in the Act, either as designs of the human figure or figures of animals, or as matter of invention or sculpture?—Certainly not; and therefore they might be imitated, provided the King's arms, which of course contains representations of animals, were omitted.

597. Then the only protection afforded to the inventor of the design of those gates is the introduction of the animals in the King's arms?—Yes, as far as regards the animals; but I conceive that even that does not protect the rest of the design; for if the royal arms were omitted, the protection would not extend to the gates, for no one could then say that the copies contained any figures of animals.

598. Does the imperfection of which you speak apply to the artist who invents the pattern in which the mould is made?—The imperfection applies to the proprietor of the model, whether he be the artist, or whether he has purchased it from the artist. By the copyright of a model is of course understood the exclusive privilege of making copies or casts from that model, which a manufacturer may purchase from the artist.

599. Do you consider that the inventor of models which come within the Acts of Parliament as representing human figures or figures of animals, is sufficiently protected by the present law?—I think he is.

600. Do you think that would be the opinion of such a designer himself?—I do.

601. Have you reason to believe, from your conversation with such inventors of designs, that they consider themselves sufficiently protected?—I have, but the objection is, that they can claim no protection for other designs.

602. Then would your suggestion for the amendment of the law in that respect, be to extend the same privilege to the inventors of designs in metal not including the human figure or figures of animals, as is now extended to designs which do include them?—Yes, that the protection should be extended to all original models, whether representing any object in nature, or being mere fanciful designs.

603. Is an artist in France who makes fanciful Arabesque designs, as you have

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have mentioned, more effectually protected than the artist in England?—I believe he is.

604. You have stated that in England the copyright is protected for 14 years, and at the end of that time for a second term of 14 years to the artist, if he be still living, and has not sold his copyright; do you not consider that too long a period with a view to afford the inventor a fair protection, and at the same time with a view to the interests of the public?—I think not, because articles of the nature of which I have been speaking do not sell rapidly; at first the manufacturer will sell but few, and it is only when they become known that he is repaid for his outlay.

605. Then, in fact, you consider that that protection is not too great, and that it should be extended to all models which do or do not contain human figures or figures of animals?—Yes, I do.

606. Have you turned your attention, not only to the term of the duration of such copyrights, but to the best plan of recording new designs and models in England; for instance, by registration, by stamps, or by such other means as have often been suggested by different persons interested in the question?—I have. I would suggest that offices of registration or depositories of original designs should be established in the principal towns of the kingdom, where artists or proprietors of new models should deposit a correct drawing or copy of that model, accompanied with a declaration or affidavit of the artist or proprietor, that it is really a new model, and is his property. With respect to the stamps or marks on castings taken from those models, the plan now adopted under the Act of Parliament is to stamp the name of the proprietor and the date in every such casting previously to publication for sale; but this mode is extremely inconvenient, and it would be a great disfigurement for small castings of figures, or otherwise, to have so large a stamp as would be required on them. It would, I think, answer the purpose better, if to every drawing deposited, a number were attached at the office; and that the manufacturer should be required to stamp his article with that number, and a letter which should stand for the name of the town in which it was registered, as A. might be London; B. Manchester; C. Birmingham, and so on.

607. A kind of index, in fact?—Exactly; and by using the letters of the alphabet in the Roman, Italian and English characters, and those doubled by taking the capital and small letters, we should have 124 towns, many more than would be required for registration in the kingdom. In order to facilitate the understanding of these marks, it would be essential to the public that a key to the letters, that is, a list of towns and their distinguishing characters, should be exhibited in some public part of every office of registration. By that arrangement it would be easy to ascertain whether the models were really registered or not, which would be necessary to prevent persons from stamping their works without taking the trouble to register them, and from passing off copies of old models as new and original ones.

608. Do you know whether such a mode of registration exists with respect to any original designs upon the continent?—I have understood that such a mode of registration exists in France, by depositing drawings of models; but I believe the other part of the plan I have stated is new.

609. The numbering and the alphabetical key to the register is your own idea?—It is; the intention of that is merely to do away with the disfigurement of small castings by so large a stamp as would be required for a name and date.

610. Do you not think there would be a great difficulty in protecting the copyright of models in cases not of an exact copy, but of so near an imitation that one might sell as well as the other; for instance, a figure of Apollo, by altering the posture in the slightest degree, or putting a different drapery upon it?—I think a provision ought to be made to meet that.

611. With regard to designs in jewellery, does the observation you made as to the additional costliness of articles of silver extend also to jewellery?—It does.

612. Then in England our designs in jewellery are as good at least as the French designs?—They are superior.

613. Is that in consequence of the better price paid to the artist by the manufacturer?—I am not prepared to say that generally, for the manufacturer is frequently his own designer.

614. Then

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614. Then to what do you attribute the superiority of the English in designs of jewellery?—To the superior encouragement afforded in England to the manufacture of expensive articles in gold jewellery.

615. Does it apply as much to the design as to the execution of the articles?—It applies equally to both.

616. Then both the design and execution are superior in England?—Yes, in articles of gold jewellery, but in imitative jewellery they excel us, for there is greater encouragement in France for the inferior classes of ornaments than there is for the real.

617. In the inferior classes of French jewellery, are the designs better than in the inferior classes of English jewellery?—They are.

618. Therefore in this instance, as in the case of silver before mentioned, the arts extend lower down in society in France, and meet a lower class of consumers than they do in England?—Yes; the propriety of the distinction that I draw between the qualities of the real and imitative jewellery of the two countries may be inferred from the circumstance, that immense quantities of gilt jewellery are annually imported from France, and but little or none in gold.

Lunæ, 10° die Augusti, 1835.

WILLIAM EWART, ESQUIRE, IN THE CHAIR.

Mr. *Charles Harriott Smith*, called in; and Examined.

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619. WHAT is your profession?—Sculptor of architectural ornaments.

620. Have you been long conversant with that branch of art?—I have been in it all my lifetime, and my father was in the same line.

621. When you say sculptor of ornamental architecture, you mean the interior decoration of houses?—More particularly the exterior in stone, and the interior in marble.

622. Describe it as accurately as you can?—Particularly such work as that about the exterior of the new National Gallery, on which I am now occupied; it is that particular department which I principally profess.

623. Do you mean the outside columns?—The capitals and other ornaments.

624. Architectural sculpture?—Yes.

625. Then in regard to the interior of houses, what do you do?—In a similar way; only that is generally in marble.

626. Cornices of rooms?—No, my business is more decidedly in stone and marble; small monuments for churches, ornamented chimney-pieces, &c.

627. Do you find difficulty in procuring useful assistants in your part of the profession?—No.

628. Statuary forms part of your business in churches?—Not figures or imagery, but monuments and ornaments connected with them.

629. Do you find any difficulty in procuring useful assistants?—No great difficulty (of course there is a choice), provided I can afford to give them a fair remuneration.

630. What are the ordinary wages of a clever person necessary for your assistance?—According to their abilities, about 2*l.* or 3*l.* per week.

631. You design yourself?—Yes, but I work a great deal under the direction of architects from their designs.

632. Are there any schools or studios where students can obtain instruction, or practise ornamental drawing?—No national schools; a few private academies.

633. The work of the operative is purely mechanical?—To a great extent.

634. But would it be desirable that they should be instructed?—Certainly.

635. It depends very much on dexterity of hand?—A great deal decidedly does.

636. How far do you think instruction is necessary to such artisans?—I have always found those who can draw, if ever so little, are more useful and have the

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preference. I was going to mention a case in point that recently occurred to me; I sent my foreman into Yorkshire with work; on his arrival he found difficulties arose which he had not, nor had I anticipated, and by letter to me, illustrated by his sketches, he explained all that I could wish for. No one but a man conversant with drawings could have done that; similar circumstances are likely to occur to any man in business.

637. And such men obtain in consequence higher wages?—Yes.

638. You think it very desirable they should obtain the means of instruction?—I think so.

639. What schools or studios are there for mechanics to obtain that instruction and practice in ornamental drawing?—There are a number of private seminaries for drawing and modelling ornaments, and such as is established at the Mechanics' Institute.

640. Are those schools tolerably furnished with the means of instruction for that particular object?—No, very insufficiently.

641. How is the Mechanics' Institute furnished?—I am not so well acquainted with it as to say if it is sufficiently.

642. Do you think it desirable, to give it a more national character, that there should be instruction in those branches of the arts?—Certainly.

643. Do you concur in the opinion of the other witnesses that public exhibitions would be very important auxiliaries?—I have always considered them the best plan that could readily be put in practice for diffusing taste; I have found often among workmen a desire of going to those exhibitions.

644. Among the workmen you employ do you trace any improvement?—Yes.

645. To what do you attribute that?—To good practice and emulation among themselves.

646. Do you include in that the opportunity of seeing works of art?—Yes, the opportunity of seeing works of art, and the opportunity of practising upon works that are likely to improve them.

647. Does the public demand for architectural ornaments increase?—I think it does, especially in my department.

648. Do you think you observe an improved taste in the public, as well as an improved capability on the part of the operative?—Yes, I think so.

649. In what branch of architectural ornaments are we most deficient in exactness?—We are most deficient in the true spirit of the Gothic or old English style of carving; but what is strictly called architectural ornaments are more particularly a mechanical process, such as Corinthian and other capitals, friezes of regular proportional parts, &c.; but where trophies, draperies and those sort of things occur, they become more decidedly connected with the fine arts.

650. Are the workmen less skilful in that branch than the mere execution of the mechanical part, such as the capitals of Corinthian columns?—Certainly, it approaches nearer to a work of fine art, and hence becomes more difficult to execute.

651. You find the want, in those instances you have mentioned, the effect of want of instruction?—Yes, certainly.

652. Do wages increase pretty much in the proportion in which the operative is removed from mechanical labour towards the production of art?—Decidedly, those branches that are purely mechanical and depend much on accuracy of measurement, such as the execution of Corinthian capitals, are done by ingenious common workmen, if I may so term them; when they are employed on work nearly approaching to fine art, which requires more study and mental comprehension, of course the men have better practice, and if they succeed they demand higher wages, and are entitled to it.

653. Are the habits of the workmen in your branch of the art improved of late years, do you think?—Materially, decidedly.

654–5. To what do you attribute that?—I think much may be attributed to the change that has taken place of late years, by dividing those workmen who are fond of malt and sprituous liquors, from those who attend the coffee-houses and coffee-shops; the establishment of those shops seems to have separated the two classes, which has, in my establishment, the effect, that the men who attend the coffee-shops seem to consider themselves belonging to a more respected class of society, and will not associate with those who go to public-houses.

656. Have

656. Have you observed among workmen further removed from the mechanical departments, a greater disposition to read than those engaged in inferior work?—Decidedly.

657. Do you think the cheap penny publications have had any effect on their habits, and have been in any way instrumental in improving their minds?—I do think so; most of my men take them in.

658. Do not you think, that simply in consequence of the improved habits of artisans in your branch of art, it is desirable to give them further means of improvement, since their tendency is to a greater degree of refinement, and that they deserve encouragement by instruction, and opening public places of resort, where they will be made familiar with works of art?—Decidedly; I have heard them express a wish to that effect.

659. Both for instruction and the opportunity of inspection of works of art in the National Museum?—Yes.

660. Do you think if they were freely opened they would frequent them?—I think they would, and it would have a beneficial effect.

661. You think more would frequent them?—Yes.

662. Have you heard stated by your own workmen any impediments in the way of seeing works of art?—I have frequently heard them complain of that; and that the museums and exhibitions are not opened after their working hours, and that they have no opportunity of going to them, without not only having to pay for admission, but to lose their time, and of course it thus costs them much more than it does persons in easier circumstances.

663. Then do not you think it is of very great importance that those collections of works of art, whose influence upon the labouring population you think would be so beneficial, should be accessible to them at times when they could be visited without any great pecuniary sacrifice on their part?—I think it would be desirable; I have always considered that the best means of serving the industrious classes is to increase their means of serving themselves.

664. Have you ever had occasion or opportunity of considering the state of the French nation as to ornamental designs?—I have visited most of the museums in France.

665. Do you think the French superior or inferior?—I do not think them superior in designing. The French are more aware of the importance of employing artists to design for their manufactures than the English are.

666. You do not consider them superior?—No.

667. May not that be attributed to the greater opulence of England, that there is a greater demand in England for architectural ornament?—No; I think that is not the case. What I have observed as to the comparative merits of the same description of works in the two countries, is this; I think ornaments are as well designed in England as in any country, but the French workmen, collectively, are better educated in art than the English workmen; consequently the French artist has a greater facility of getting his designs well executed than the English artist. The French people, as a body, seem not to be so satisfied with inferior performances as the English are.

668. You think there is more taste disseminated in that nation?—Yes.

669. Do you attribute this dissatisfaction with inferior art to any cause, to the education of the manufacturing people?—I think it is owing to the manufacturers themselves not being so well informed in those matters in this country as in France.

670. Do you think the proprietors or conductors of manufactories in general sufficiently educated in the arts?—Whatever deficiency of taste is displayed in our manufactures, arises not so much from want of taste in artists to design and in our workmen to execute, as it does from want of study and education in the arts among proprietors and conductors of establishments wherein classical design and execution forms an important feature. I am also of opinion, that the public, as a body, are not yet sufficiently educated in the arts to discriminate between pure classical elegance and meretricious finery. I am alluding to the public as a body in this country; and the dealers' study is not so much to improve the taste of the public, as to discover what goods will sell most readily, and produce them the largest profit.

671. But the taste of the public must infallibly operate upon the seller?—Yes, decidedly.

 672. A taste

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672. A taste more refined would of course create a production more elevated?—Yes

673. Therefore you think it not only essential to educate the manufacturing artist, but to a certain extent to educate the public?—Yes; I think the one will come with the other.

674. You would probably consider open exhibitions would be an excellent means of educating the public too?—Yes.

675. Do not you think the style of ecclesiastical architecture and the constant presence of beautifully ornamented churches have had a great effect in forming taste in the Catholic countries?—It would appear of Europe so, decidedly.

676. Can you mention any particular instance of our manufacturers giving employment to artists?—Coade & Sealey, the artificial stone manufacturers, formerly employed some of our most eminent sculptors, among others, the elder Bacon and Rossi; Rundle & Bridge, the silversmiths, used to employ Flaxman, Stothard, Theed and Baily, all of whom were eminent in the arts, to design and model for them. Wedgwood used to employ artists of eminence also. At the time they employed these artists they were doing an amazing portion of business. From what cause I do not say, but most of those establishments have changed their system of employing artists of eminence, and they have since employed inferior artists, of course at much less expense. Whether that is the cause or not, I cannot undertake to say, but their business has certainly fallen off very much; they have now comparatively little or no business of any kind wherein the highest class of artists had been engaged, and the plan appeared to produce the most beneficial results to the proprietors.

677. Are works of art sufficiently protected by copyright, or would you suggest any improvement in the law on that subject, or the application of the law?—They are not sufficiently protected, especially those departments of art which are more immediately connected with our manufactures; I mean that which I profess. There is constant piracy going on, and in my own practice I may allude to it more particularly. It is impossible to protect myself sufficiently from it. Any original drawings or models, whenever I am out of the way, are liable, by workmen or others, to be pirated, and I have no remedy beyond that of discharging an otherwise valuable workman.

678. Are you protected by any law at present?—Not that I am aware of.

679. You do not of course come under that law referred to at the last examination?—It never has been tried in court; I doubt if it might not come under that head, if it were tried; the copyright of the sculptor; the 38th and 54th of George III. is under stood in general not to include ornamental works of architecture.

680. Does the term "invention in sculpture" occur in the Act?—It does; and if a case were to be tried, it would be very likely to take in all classes of sculpture; but the chance of recovering is too doubtful and expensive.

681. It never has been tried?—I believe not.

682. You have not turned your mind sufficiently to the registration of inventions?—No, I think some plan of that sort is wanted, but I have not turned my mind to it.

George Foggo, Esq., Historical Painter, called in; and Examined.

George Foggo, Esq.

683. HAVE you turned your attention to the application of art to bronze and silver?—I have been repeatedly employed to design for them.

684. What is the state of that manufacture now in England?—Exceedingly depressed.

685. Can you tell us why?—Principally, I should suppose, in consequence of the want of copyright, on which account the French have very greatly surpassed us.

686. What advantage have the French in the protection of copyright?—In England at the present moment the uncertainty of recovering in cases of a piracy, and the great expense attending a lawsuit, make it almost impossible for any but men of great capital to undertake such works at all. When they are undertaken, as the sale is exceedingly limited, those articles are almost universally converted into silver. In France, in consequence of the cheaper law and the greater facility of recovery, a much greater proportion or works of that nature

are

are cast in bronze. So doubtful is the recovery and so great the expense attending it, that where otherwise 50 guineas would be expended on a design, not more than 5*l.* would how be ventured by the silversmith. As, for instance, in one case where the amount to be expended on a piece of plate was 800*l.*, I received 8 guineas for the design. In other cases, where the finished work would amount to 200 or 300 guineas, the utmost the silversmith could spend upon the design has been less than 5*l.* If the copyright could enable the undertaker of such works to spread them to the amount of 20 or 30, he could then afford ten times more on the design, employing none but the best artists, and rewarding them liberally.

687. The reason he does not extend the design to the number of 20 or 30 is because the design is pirated?—Exactly so.

688. What superior protection has the French artist?—I ascribe it to two points, the better definition of the law, and the cheapness of that law.

689. What is the duration of its protection in point of time in France?—I do not know.

690. You know the fact that he is better protected?—Yes.

691. Have you any further information to give the Committee as to the law of copyright in France, and how it is made available to the protection of works of art?—I still think that the main advantage of the copyright in France depends on the circumstance of the cheap law. I was lately in court in a case where the sale of spurious works was most clearly proved. The expenses, I was informed, amouted to 100*l.* and the award for the sale of five different and distinct prints was 15*l.* From what I recollect of such cases in Paris, I should say that the expense would have been under 15*l.*, and the award might have been 100*l.* It is therefore in France worth while (particularly when we consider the certainty of recovery) for a man of talent to claim his protection. It would not be so in London; bronze and silver are the same kind of manufacture, I should say: in most instances bronze is first cast for the sake of the silver plate; that was the case with the celebrated Achilles' Shield, by Flaxman. The original shield in bronze, most elaborately and beautifully finished, could not have been sold for much less, if any thing less, than the silver-gilt. But the taste is so much in favour of the more costly metal, that no one would give 3,000 guineas for the bronze, when they could get the silver-gilt for 4,000 guineas, although the value of the silver be not above 250*l.*

692. Was not the article more valuable in one than the other?—I should say decidedly the bronze was most valuable, and I apprehend the taste of the public in that respect is deficient, inasmuch as gold and silver, having what I should term a positive colour, are less applicable to the works of art than bronze, and still more particularly marble.

693. But there is this distinction between silver and bronze, that bronze is more a work of casting?—In fine works it is afterwards wrought up with great nicety by the chiseller; in the above case Mr. Pitts, a very celebrated artist, was employed for that purpose.

694*a*. Have you turned your attention to the mode of protecting inventions and designs in bronze?—I have.

694*b*. Would you briefly mention such results of your observation and experience as you think worth describing?—I think, if it were worth the while of a man of talent to claim his protection, it would be best carried out, according to our habits, by special juries. Under the present system this is much too expensive.

695. Would you not propose that the jury to whom it was referred should determine, first, whether the person should have protection, and afterwards determine the length of the protection?—I was only supposing a special jury in the case of a trial.

696*a*. What did you mean by a special jury; did you mean a jury of artists?—I would rather say a board of persons conversant with art, but subject like our juries to a challenge.

696*b*. Something like a *cour de prud'hommes*, or a board of competent arbitration?—I think so, but doubt whether it would be right for them all to be artists. I also think that the period of the duration of copyright should be in proportion to the talent displayed and the importance of the object. Some cases might not deserve three months' protection, others would require 50 years. Some things deserve also to be better protected than others, in consequence of the great facility of copying them. All works that can be cast in plaster particu-

larly require protection; for that which has cost the labour of months or years and vast expense, may be re-produced by the plagiarist in a few hours. Such circumstances prevent the application of first-rate talent to any such productions.

697. You make the measure of protection depend on the talent of the artist?—In a great measure.

698. Should you not also consider that it would be for the interest of the public, for instance in a very beautiful work, that such a board or special jury as you have mentioned should have the power of proposing, on the part of the public, to the artist, that his design should be bought up?—I should have no objection to that, but I have a very strong objection to the consideration of the interest of the public being paramount. The circumstance of the Americans giving to their citizens an exclusive privilege of copyright, takes away all energy and exertion from those citizens. It has become scarcely worth while for an American to produce a work of talent, when the bookseller can get them from abroad for the price of a single copy.

699. Can you assign any other reason for the French superiority in designs in bronzes; do you think they are superior in the designs in silver?—I am of opinion the French are superior to us in the accuracy of execution of their work, but not equal in fancy and imagination; I have myself been employed to design for a work that has been sent over to France to be executed, and the execution was exceedingly correct.

700. You think the French understand the rules of drawing better than we do; their taste and their knowledge are more correct?—I should speak rather in favour of their execution and knowledge than their taste; for works in metal we still prefer that of the early period of Louis XIV. as more free and effective.

701. Was their some regard to cost when those things were sent to be executed?—I believe it was matter of consideration, but I must say that the execution was exceedingly correct.

702. Superior to what it would be in England?—By the same class of operatives: you might get three persons in this country to do better; but on the average you would find 10 in Paris to one in London.

703. To what do you attribute the superiority of the French in correctness of drawing?—To the various schools of design established in every principal town, but more particularly in Paris.

704. As to the schools in Paris, they are much superior to others?—The schools in Paris are so various, that I do not think that any but a resident in Paris can fully understand the difference; they consist of the Royal Academy and the government school of drawing; of private schools under an eminent artist, and of subscription academies, with no other than mutual instruction. Having resided 17 years in that capital, and studied in one of their best schools and at the Royal Academy for eight or nine years, I am decidedly of opinion that private schools, under the most eminent masters, are greatly superior to any public establishments. The private schools are the original system of the instruction in France, as they were in Italy during its greatness.

705. Are you speaking of the schools of the higher branches of art, or merely for the instruction of artisans?—These schools are generally intended for the higher branches of art; but persons who do not evince talent of a high order, naturally fall into the employment of manufacturers.

706. But are there not schools especially for the instruction of manufacturers, of artisans intended to be employed by the manufacturers of France?—There is one.

707. Is there only one in all France?—One for Paris; each department has something like a school of that kind; I am afraid it will be found they produce very little of that which may really be called talent.

708. Then in fact the French have no superior system of instruction to ourselves?—There is a national course of instruction very superior to the usual means in England; I mean those private schools.

709. This is national instruction and private schools?—It bears the most national character of any.

710. Explain it?—Every man of talent, as an artist in France, is supposed to owe much of his reputation to the pupils he produces; his object is to produce men of superior abilities, but the school gets popular and the system is so well understood, that the number of students becomes very great, and from their superiority

riority they are, when interest does not interfere, appointed teachers in the government schools, and gives a general tone to the talent of the country as far as circumstances admit.

711. Then the government schools, you say, are of no use?—They are very inferior to the others in utility.

712. How can those be called national schools if they are only private establishments?—They are not government schools, but they have the spirit of the country in them much more than the government schools, for the government schools are founded on one system, and, with one or two exceptions, all follow the same course; they do not fall into the wants of the times and the people so much as the private establishments.

713. How do you make out that those private establishments are national schools; if they are private establishments, they can hardly be called national schools?—I hope I have not made use of the term so as to bring it under the common English expression of national schools; I do not mean that they are in name national schools, but they are the schools that give a national character to the French artists; which character is materially checked by the control of government administration.

714. Then there is no use in national schools in France?—In France government interference in positive instruction is injurious.

715. Where is the encouragement given to art in France?—It is principally from the liberality of exhibitions, and most particularly of the libraries and the museums. The opportunities of study in the libraries and museums are far superior to any thing in this country. I may mention in proof thereof that the works of Flaxman, of Mr. Hope, and the publications on Etruscan vases of Sir William Hamilton were shut up in private collections in England, and produced little effect on the public taste; but being placed in the libraries in Paris and other towns, where not only artists but the public had free access, the knowledge and taste of Flaxman and Hope became there generally appreciated, instead of being, as in England, confined to a few. A fine example of their museums was that of the French monuments, where, in appropriate halls, samples of French statuary of seven successive centuries, afforded an excellent opportunity of studying the taste and the history of the nation. That of mechanical machines is also of great utility.

716. Then would you advise that there should be no instruction given to the manufacturing artist to that person who is to furnish designs for manufacturers, whether in tissues or metals, further than opening exhibitions in our towns generally?—Museums, I apprehend, must be the permanent and all-important sources of taste. Public lectures on the great principles of design and taste may be advantageously added thereto; and from the necessity of the case, another country being so greatly in advance of us in those branches, schools for the instruction of mere outline, and still more of the rules of perspective, would produce very great and beneficial effects.

717. Then you do think so much may be taught in schools, as regards what may be termed the positive and true in art, perspective, anatomy and those things, which, not concerning taste and imagination, are founded on unchangeable principles?—I certainly do think that much advantage would be derived from instruction in the proper simple rules, without shackling the taste; but it appears to me that good taste is so essential to the interests of the community, that museums should be provided at the national expense; but practical skill, being an advantage of a more individual nature, ought rather to be paid for (moderately) by the individual.

718. Is the public taste highest in England or France?—The general taste is decidedly highest in France.

719. You have also mentioned you consider superior taste and imagination more frequent in England?—I do.

720-1. How do you account for the distinction?—I think the arrangements of Louis XIV. and Colbert have placed such fetters on imagination, that the utmost that instruction can do in France is to inculcate fixed principles and precision of execution.

722-3. Was there not a very material change under Napoleon; did he not throw open the public taste more than what you have stated?—In the fourth year of the Republic, under the Convention, schools of various kinds were instituted. Exhibitions and prizes were also decreed on a liberal scale, but they were ultimately

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ultimately counteracted by the re-establishment of the academy, similar to Louis the Fourteenth's, and the occasional injudicious interference of the Emperor. There has been no alteration in the academy of arts from 1800 till the present moment, except the exclusion of foreigners from the prizes, and a few minor bye-laws.

724. Do not you conceive that the fixed principles and correctness of execution are all that can be properly conveyed of instruction to an artist?—They are all that can wished for when competition is encouraged.

725. And without free competition art is stifled, therefore it is essential?—Yes, absolutely essential. With regard to the departmental schools, if the appointments of professors were popular they might do a deal of good; but when I have seen an old man of 62 or 63 appointed to one of these schools, not for the good of his pupils, but to save him from starving, I cannot expect much good therefrom; when I have known in the principal school for the mechanics of Paris, a man of the highest talent, M. Peyron, after 25 or 30 years' exertions in the under professorship, superseded in his claim to the higher professorship by a friend of the minister, I find a total want of that principle, which free competition and proper elections would have carried out.

726. The reason you think superior taste and imagination more in England, is on account of the restriction in France?—Yes, being under the minister of the interior, all follow one system and routine. In England, competition is created by commerce, which frequently brings a man from the humbler branches of manufacture to the highest stage of art, such as Martin, Muss, Bone, Bacon and Banks.

727. In fact the French attempt to teach that which is probably not within the strict limits of teaching, and interfere a great deal too much?—A great deal too much.

728. But still you admit the propriety of teaching the positive, the undeniable, fixed and positive rules of art, such, for instance, as perspective, anatomy, proportion and perhaps botany, and those things which connect arts with manufactures, in which the principles are undeniable?—I think it almost as necessary for a people to possess a knowledge of those points as to know how to write; I consider it a second way of reading all the beauties and merits of nature.

729. State the deficiencies both in England and France which exist?—First, the deficiency of correctness of perspective, even where correctness of outline is otherwise generally attained; perspective is often little understood in other countries, but is particularly neglected in England. Secondly, a very imperfect knowledge of the history of the arts and of commerce, their effects on each other and on the state of nations, and thence false theories.

730. What is the relative influence of the taste of Paris and London?—That the taste of Paris spreads all over France almost like lightning, while that of London is very much counteracted by the different habits and influences of our commercial towns; for this very reason, museums exactly similar might be established in France without any material injury; but museums in England would be best under the direction of a general board, but modified by the management of men capable of applying them to local purposes. If the town of Liverpool had a museum, it certainly would not, if left to the management of a local board, be similar to a museum in Birmingham or Sheffield, and it would be right that they should not be similar. A knowledge of mineralogy might be exceedingly useful in one town, and perfectly useless in another. Objects of general utility, of general taste, such as fine representations of the most beautiful pieces of sculpture; objects of taste, such as vases and ornamental designs in general, might be exceedingly useful in them all, but each would superadd what was of local interest, in proportion to its connexion with different countries, and the manufactures on which it depended.

731. Would you combine any thing like a central system with a local system, particularly adapted to the character of the place, where the different institutions were established?—I think it most important that a local administration should be under a general control, or the control of a general board, in order to prevent local interests from holding too great an influence in the elections, and contracted views in the management; for I am greatly mistaken, if, under a well-controlled representative system, the arts are not capable of disseminating knowledge in fifty ways that have never yet been attempted, and I am also strongly impressed with the notion that they should tend to a general improvement

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of the morals of the people as well as of their intellect. I have no doubt that under a proper general board with local management they would be highly capable of both. Some of our manufactures far excel others in the merit of the designs, and this is usually in proportion to the difficulty of copying them, as the injury of a deficient copyright is therein less felt. I should instance, particularly, the japan manufacture, where the designs are more exquisite than any thing produced abroad.

732. Do you attribute the excellence of design to the difficulty of copying?—Partly to that, inasmuch as it is an impediment to the plagiarist, and consequently a protection to the original designer.

733. You give the japan manufacture as an instance of that?—In consequence of the difficulty of the manual operation itself, the thing is better protected, and I ascribe it partly to the system of encouragement and competition established in the manufactures themselves; the works in japan are, however, conspicuously defective in perspective.

734. Do you mention this as an instance of the necessity of giving greater correctness of design to our manufacturing artists?—To show that of all the branches that ought to be taught, that of perspective is one of the first, inasmuch as it is not readily to be obtained.

735. Are there persons now employed in forming designs in japan as a business?—No, not mere designs; each manufacturer has his own designers and painters.

736. Is designing now a trade by which certain individuals get their livelihood, that is, to furnish patterns to the manufacturers of designs in paint?—I believe not, at least in Birmingham; what there may be in London I am not acquainted with.

737. You consider there is a deficiency in the production of designs from the circumstance of sufficient encouragement not being given to the instruction of persons in designing?—I consider in that particular line the designs are very superior, but there are inaccuracies from want of instruction.

738. Have you ever had an opportunity of comparing the japan of this country with the French?—At some interval of time and distance I examined them repeatedly, but not lately; there are no French ones that can at all compare with ours.

739. Which have the superiority?—Ours as far as possible; the French would shun the competition, though many individuals in France are anxious to introduce our japan articles into France at present.

740. Do you consider the japan better, or is it for the sake of the design?—I consider we have the advantage in both ways; we are not equal in execution to the Asiatics, but superior in design.

741. Have you had an opportunity of knowing the mechanics' institutions?—I have.

742. Would you consider the mechanics' institutions the best medium through which to establish this mode of instruction, with a better code of laws, if their political feelings would permit?—Political and religious discussions are generally excluded by the laws of mechanics' institutes; but there is a strong aversion in the leading institutions to the Government having any thing to do with them.

743. Our friendly societies are regulated by an Act of Parliament; if some Act of Parliament regulated the mechanics' institutions, giving them correspondence with one in London, and an interchange of models and designs, would that be a very good course?—I am afraid sufficient attention has not been paid to the history of our benefit societies. I have not a doubt if those societies had existed without the late poor laws in England, they would have been so alike, so perfect in their management, and so generally in use, that you could at once apply any thing by their means.

744. These mechanics' institutions would be so far more beneficial than any school of design, that they would convey to pupils knowledge in chemistry or mechanics or design, according to their natural genius; would that be better than restricting a school to one pursuit?—They would do exceedingly well if you could manage the election of the professors; but in that case a member of an institution is more likely to be elected than one not a member; it is therefore

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local talent which gets the influence, which is not so good as a person confirmed by the approbation of a general board.

745. The professors of those institutions might be subjected to the decision of a board in London, might they not?—If the institutions would agree to that, much good might be effected.

746. The advantage mechanics' institutions would derive from the parent institution is, they would collect a variety of models, which they cannot now obtain?—Certainly.

747. Therefore in this country where you have three or four branches of trade carried on, in Manchester, and in some places almost every branch of trade, you would not confine it to a school of design only, but make it one branch of what would be a drawing class; those who have a taste of chemistry would be good preparers for the materials of printing, and so you would make it useful?—Yes. Another way might also be easily accomplished, by placing museums under the direction of men capable of communicating instruction.

Samuel Wiley, called in; and Examined.

Samuel Wiley.

748. WHAT firm do you belong to?—Jennings & Betteridge, of Birmingham.

749. Do you pursue the japanning trade?—Yes.

750. Have there been great improvements in that trade of late years?—Yes.

751. To what do you attribute it?—To the energies of Jennings and Betteridge: being men of taste, and stimulating their apprentices and teaching them the art of drawing; they have taken great pains.

752. You attribute the extension of their manufacture to that instruction?—Yes.

753. Do you think further instruction is requisite?—I do; I think it is essential to form part of the education; the art of drawing, whether they are to be japanners or any other art or trade, it is, I think, a great assistant.

754. In what particular branches of execution do you think they are deficient now?—In perspective.

755. In any other besides?—Generally in outline.

756. Do you know whether the workmen themselves, if they could obtain public instruction, would feel it a benefit to their manufacturers and themselves?—I believe they would prize it much.

757. Are the habits of such men now such as would induce you to suppose they would more highly value this instruction than many years ago?—I think they would.

758. Their habits are improved?—Yes.

759. Have you had an opportunity of seeing that, so as to say if the exhibition of the works of art would be of use?—I think it would.

760. They would attend?—Yes.

761. And take an interest in them?—Yes.

762. Have you heard them express an opinion of that kind?—Yes, frequently; our men have inserted works of art in the Birmingham Exhibition and other places.

763. Some of your artisans have contributed to exhibitions?—Yes.

764. Are there any other deficiencies which you would wish to notice in the present works of the japanners in which they want instruction?—No, I think that embraces all that is essential.

765. Can you make any other suggestion which would increase your trade and encourage artists?—By improving the public taste; the public taste is bad; I could sell them the worst things, the most unmeaning, in preference to the most splendid designs and the best executions.

766. To what do you attribute this defect in the public taste, and how would you remedy it?—I do not know by any other means than by the rising youth being taught the art of drawing and perspective.

767. Do you mean the rising youth in our manufacturing towns?—Yes.

768. Those who devote themselves to manufactures?—Yes; and public exhibitions would lead the public to view for themselves, and they would begin to form a taste in those things.

769. Is this the result of your observations in Birmingham?—I could frequently

quently sell bad articles, bad in execution and design, for the same money as I could sell the best.

770. You think that the means you suggest would increase the public taste?—I do not know what else would; it would excite them to a spirit of inquiry.

771. Has the public taste improved?—I think it has.

772. And you think, as better things are submitted to them, the public taste will be improved?—Yes, it will gradually supersede those awkward unmeaning designs which they have generally been accommodated with.

773. Do you imitate the Chinese patterns?—No.

774. Do they imitate ours?—No, they adhere to but one style of work exclusively, and that most beautiful in point of execution, but unmeaning as it regards design and perspective; in fact, the designs are very bad.

775. Is there any information you wish to give respecting the Chinese?—The materials they use I consider one great means of their goods looking so much better than ours; the material they use. Their material after it is laid on, whether it is gold or gold powder, is never varnished, and there is a degree of brilliancy and richness that never appears after it is varnished; we are obliged to varnish ours to preserve its colours, in doing which we lose a great part of its brilliancy. Some years ago we procured gold powder from China, and could make it appear of the same appearance as that from Canton, and we found it very valuable indeed for the purpose of imitating the Indian cabinets and the various articles we have to copy or to repair; but there is a different appearance, as different as possible can be, between the Indian gold and gold powder, and that of British manufacture; and the material they use for laying on the gold is different; we are informed it is a gum extracted from trees, and when the parts are laid on they are the very same as though you cut small gold wires and laid them in, there is that prominence.

776. It is more in relief?—Yes.

777. There is no impediment in procuring gold powder?—There is no trade in it; we only get it from one person.

778. You could get it by sending to China?—It was accidentally we met with a party who had been an Indian merchant.

779. Is it so dear?—No, we found it much cheaper than ours; Mr. Jennings was about making a journey to Canton to procure some himself.

780. Is it generally used, that gold powder?—No, we cannot procure it.

781. The Chinese prohibit the exportation of it from China, do they not?—I believe so.

782. Or is the importation prohibited here?—I do not know; we have applied to various merchants for it; whether it is an article that never comes under their observation we do not know.

783. Have you had it analysed?—No.

784. Could you not try the quality of it by taking some off a piece of workmanship in their trade?—No; we have endeavoured to procure more.

785. Did you not analyse it then?—No.

786. You are not aware whether the difference arose from a combination of gold with other metals?—I think it is prepared by a chemical process, and I think also that it is from the compound that it is better; very likely the metal with which they mix their gold is of a finer quality than ours.

787. The Chinese have a great advantage in their gums?—Yes.

788. Has the japan trade very much extended of late years?—It has.

789. Have our exports of japan articles increased?—Generally gums, except to France, and there we send the best we make.

790. Do you send much to the United States?—It is generally very common.

791. To what countries have they increased lately?—Principally for home consumption.

792. Do you pay the persons who paint the articles by the piece generally?—Yes, and some of them, the best of them, by the week.

793. How much do they earn by the week?—We pay from 15*s.* to two guineas; in some few exceptions we pay from three to four guineas and a half; one we pay four guineas and a half; the only one.

794. Are persons in your trade employed exclusively in drawing patterns?—No, some excel more in designing than others, the working men; every workman designs his own pattern.

795. Is a good designer well encouraged?—He is the most valuable man.

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796. By the manufacturer?—Yes, he is the most valuable man he has.

797. Is there any want of talent among designers, provided it were sufficiently developed?—There is a want not of talent but of facilities; good things to copy.

798. State why you think the French prefer our articles?—They are much better.

799. It is the quality of the material, not the workmanship?—Both material and workmanship are better.

800. And the design too?—Yes.

801. Your designs are superior?—Yes, superior to the French in the japan trade, in characters and the beauty, and every thing.

802. You state we are defective in outline and perspective; have the French the same defects?—They do not seem to raise the japan trade to an art; they appear merely to daub it over and call it japan; there is neither design nor beauty of execution.

803. Is it necessary for a person who designs to be acquainted with the manufacturing branch of the business?—Yes, it is indispensable.

804. Would it not be necessary that the artist should be instructed on the spot?—No, I think not.

805. If it be necessary to combine the designing and manufacturing, it would be necessary to have a school to teach them on the spot, would it not?—No, we generally come at 12 or 14 years of age; if they have previously been taught drawing with perspective, it is a sort of tuition in the other branches; drawing and perspective are essential for them to be taught afterwards.

806. You teach them first of all drawing and designing, and then manufacturing?—Yes.

807. You think the first branch may be learned in London or elsewhere, and the rest in Birmingham?—Yes.

Veneris, 14° die Augusti, 1835.

WILLIAM EWART, ESQUIRE, IN THE CHAIR.

M. *Claude Guillotte,* called in; and Examined.

M. C. Guillotte.

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808. YOU are a maker of jacquard looms?—I am a maker of jacquard looms, and of all sorts of looms for silk manufacture, and of French bar looms, by Premaillerre, upon which (the bar looms) from ten to thirty ribands at a time may be manufactured, and the whole of the machinery conducted by a young man. Of those, I manufactured 150, at several times, and for several parties; and they were the very first ever introduced to this country, and for which machinery I took out a patent.

809. Do you make them for cotton?—No, I make none.

810. Does not jacquard machinery adapt itself to all sorts of tissue?—Yes, I made, three years ago, the most complicated machines ever produced in England, with 4,600 threads, at a cost of 50 *l.*, and before it was put in order and set to use, it cost 100 *l.*; it was for weaving napkins and table-cloths, which was all worked by one man. I also made many of the jacquard machines, with 1,600 to 1,700 threads, for smaller table linen. Of late, I am making jacquard machines by hundreds for all parts of England, where it had not been introduced before. For Yorkshire, I am particularly engaged at present making them for merinos and damasks, and the same for Bolton and Manchester; I have agents in Manchester, and Bolton district; and I have been engaged in making them at Coventry for riband.

811. Can you give the Committee any information as to the number of jacquard machines in operation in this country?—From 7,000 to 8,000 jacquard looms.

812. Has there been of late any great augmentation of the demand?—There has been an extraordinary increase; for the silk manufacture I receive, in London,

don, orders for 6, 8, 10, at a time; in Yorkshire, I receive orders for from 60 to 80 at a time; and for worsted manufactures, the demand is also considerable. The demand commenced about 11 years ago, and has become much more active of late in Yorkshire; and yet, I was four years ago in Yorkshire, at Halifax, Huddersfield, and the surrounding country, with an interpreter, taking with me half a dozen, and there was no individual willing to purchase one; and after my return, I received an order for one machine, in order to make an experiment; it succeeded, and the consequence was, an order from the same individual, a Mr. Gill, to manufacture more than a 100 such machines, and there was a demand at any price from every body. These were to replace the old mechanism, which was employed in producing small patterns; those are principally used for waistcoats.

813. Does the demand increase?—The demand could not continue so great as it was; it was very great. There is still a demand, but principally for merinos and damasks. In Scotland I have an agent, but I do not do much, the price of the cards for the manufacture of Scotch shawls being too high. The difficulty of applying these cards to shawl-making is, that for the production of the beautiful pattern, 5,000 or 6,000 are required, which makes it too expensive a machinery. At Norwich, a good many were sold one or two years ago, but they are expensive, and it has prevented its being much applied to the silk manufacture. In Scotland, they use a draw-boy instead a jacquard to make the figure, to draw the threads that produce the figure on the cloth; in Scotland and Norwich, the number of cards which are necessary for the production of a figure make the employment of jacquard machines much more expensive.

814. What are the average wages they obtain in the manufacture of your machines in London?—Sometimes I employ foreign workmen, but they leave me when they can better their condition; and a good workman, such as I can employ, will get thirty shillings a week.

815. Is the price greatest in England or in France?—I think the price is cheaper here than it is in France, and I account for it thus: because I carry on the whole of the manufacture in my own workshops; while in France the production of a jacquard machine is divided among the workshops of several persons.

816. Is there the same competition in England as in France?—There are only two principal makers here, but the competition between those two is so great that the prices are kept low.

817. Some have failed who make them?—Many inexperienced persons have made attempts, but have not been able to compete with those who had more experience, and they have failed in producing the article as cheaply as we. I employ about from thirty-eight to forty workmen, all in London.

818. Is your trade confined to manufacturing machines, or do you give instruction as to the pattern and reading and stamping the cards?—I have a clerk who undertakes this latter department, and in my own house I give instruction on the subject.

819. Will you explain what takes place in the adaptation of the design to the loom?—First, the design or pattern to be made on the cloth is drawn on paper and produced for approbation; it exhibits on paper what it is intended to be on the cloth; as the threads are very minute, they are then as it were extended on another paper, the rule-paper, of a larger size, which shows the pattern as it were magnified, so as to place so many threads to the inch, perhaps 20, so that every square represents a thread. This is what the French call *mise en carte*, and in English put upon rule-paper. The next process the rule-paper undergoes is, to be read in, which transfers the pattern from the rule-paper, and prepares it fully for the stamping of the cards. The rest of the process is mechanical, consisting of punching holes in the cards, according to the number required, and applying the card to the machine. In this mechanical operation I have seen 200 boys employed in weaving the richest figures in the loom. To so simple a principal in the process of weaving now reduced, that even boys of 16 are set to weave the figures of so complicated a nature, as formerly would have required men of 20 or 30 years' experience.

820. In this process what is the difference between the French and English manufacture?—In some departments the manufacture is superior in England; in others in France. Plain silks, if manufactured with the same materials, the production will be equal in England as in France; figured silks are equal, as

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respects the mere manufacture; and there are two points of inferiority, the designing and the *mise en carte*, put in rule-paper.

821. Have you observed any particular reasons for inferiority in England?—One cause which has much struck me is, the very costly price of cards. In the woollen manufacture the cards which have been used for woollen goods have, as I have observed, been returned to the excise. A return of duty has been obtained. I think that if the same thing were done with the jacquard cards, it would have a tendency to diminish the price. Though, generally speaking, the price is about equal in the two countries; yet in the reading the designs there is this enormous difference; the average price in France is three francs, or half-a-crown sterling; in England, the price was a long time 15*s.*; it came down to 10*s.*, and I now charge 8*s.* per hundred. I attribute that to two causes: the presence of silk manufacturers, which has created a greater competition, and a greater necessity for activity.

822. This activity commenced in 1823?—Yes; but since 1826 the activity and competition were very greatly increased. The consequence of this competition has been also the introduction of a great many French diers to settle here. The French designer understands the *mise en carte* (putting on rule-paper) better than the English designer; and the French *metteur en carte* understands design better than the English *metteur en carte.* The great reason that occasions this great difference between the *metteurs en cartes* and designers of England and France is, that the designers themselves are obliged to put it on the rule-paper, and previous to that go through every branch of the business (including the weaving), and this is undoubtedly the cause that they are more perfect.

823. Do they design better in France than here?—I do not mean to say that; but there is a much greater number of designers of the same capabilities in France than here. In consequence of the encouragement the French designers receive, they are as well more numerous as more talented in their science, in common; although there are individuals in England equally as clever, and with a profound knowledge of their art.

824. Is the designer and the *metteur en carte* the same person?—The artist who draws the designs at Lyons is the artist generally employed to transfer it to the lined paper. This person, whom I consider the *metteur en carte*, is only employed in that; he is inferior here. In Lyons, in a great number of instances, there is never a design drawn at all; but the first production of the design is on the lined paper. The *metteur en carte* is himself an artist. It is in the connexion between the arts and the manufactures that we are inferior. In France a manufacturer employs from three to four artists, and in England one artist supplies eight to ten manufacturers.

825. What is the difference in the wages of an English and a French artist employed in painting the patterns on the ruled paper?—I have long endeavoured to obtain such an artist from France, and I think if I could obtain such a one as I desire, it would answer my purpose. An indifferent artist of this sort may be obtained for 50*l.* a year, but there are men whose services are worth from 400*l.* a year, or even a share of the manufacture. The sale of the fancy trade entirely depends upon the taste and abilities of the designer. In France there are often only one or two artists who are paid, and largely paid, who get from 180*l.* to 200*l.* a year, but there are several who give their services for the instruction they receive. The *metteur en carte* ought to be well instructed in designing. He ought to be also well acquainted with manufactures in theory and in principle. They are so at Lyons, but they are not so in this country.

826. When was the jacquard loom first adopted at Lyons?—After the Revolution. Before the invention of the jacquard machine, eight or ten years were required to make a good workman; afterwards six months were sufficient. For 10 years after the discovery, the machinery remained with very little influence, but designers increased with the introduction of the machine.

827. Was the secret of the jacquard machine long kept in Lyons?—It was kept, and it was not kept; the machine was not originally of great value.

828. At what time did it come into activity at Lyons?—From 1808 to 1810 the machine was brought into activity, but at that period it was very imperfect. In 1814 it was much improved, and in 1815 it was fairly established.

829. Did not the French manufactures materially improve by the jacquard loom, and gain great advantage by it before other nations?—When France possessed the monopoly of the jacquard machine it gave her great advantage in

other

other countries; but since it has been introduced into many other countries, France has only by great exertions produced better and cheaper than they.

830. Is there a school of design at Lyons?—Yes.

831. In consequence of the discovery of the jacquard, have there been any changes in the school of design at Lyons?—The young artists have since the discovery particularly turned their attention to the *mise en carte*. There has been every augmentation of such young artists; indeed there were no such artists before; for it was found requisite to set up jacquard machines in the school of design. This lasted two or three years only, as they now obtain the required knowledge of the loom out of the school. The discovery of the jacquard loom infinitely multiplied the number of young artists, who devoted themselves to the *mise en carte*. The great advantage of jacquard machinery is this, that it enables that to be done in a few weeks, which before occupied months; and that the change of a pattern formerly was a long, laborious and costly affair, and now it is a very simple one, and may be done in a few minutes after the completion of the reading and the stamping of the cards.

832. What do you consider the best means of instruction for the purposes to which you have been referring?—In France, in ordinary cases, our artists receive six months' instruction in the theory of the manufacture before they are called into the field of practice, after they have been instructed in the school of design at Lyons; or artists, during their instruction, must pass two hours a day to understand the theory of the application of the design relative to the machine.

833. Are there not instructors in Lyons who give private lessons to artists, particularly with respect to the *mise en carte*?—There are private instructors who give those lessons in the school of design at Lyons; they also give instructions in the *mise en carte*, making their talent practical.

834. How many jacquard machines are there in this country?—From 7,000 to 8,000.

835. Are the English in the habit of copying the French designs?—The English copy the good French, and the French copy the good English.

836. What are the best English designs?—The best are those in cotton goods.

837. Can the designers for the cotton trade in England design equally well for the jacquard machine?—They do not understand the *mise en carte*.

838. Where do the English obtain such knowledge, enabling them to make good patterns in cotton?—The English designers, who make these good designs in cotton, are instructed at Manchester and elsewhere, but the number is not great; for the drawing of silks, Mr. Adams and Mr. Perrin are good, and there are four or five inferior.

839. You sometimes make good copies from English patterns for the Spitalfields looms?—Yes, many from the English printed muslins, but it requires taste and knowledge to arrange them.

840. The French manufacturer can come with patterns every year to England, bringing with him patterns on the material; not only designs on paper, but on the material; whilst the English manufacturer only brings it on the paper?—Yes; the cause of that is, the French manufacturer employs weavers who are solely engaged in the production of patterns, and as the pattern on the tissue cloth shows more distinctly the effect than the drawing on paper, it gives them an advantage in the market.

841. Do you know any one who collects English patterns, takes them to the continent, and brings the continental patterns to England?—There are individuals who are engaged, and who collect at Paris the patterns in vogue there, which they bring and dispose of in England, and they also carry to the continent such patterns as they can collect here for the purpose of sale. These only serve as mere ideas; in the execution of the working drawings the French improve upon us.

842. If there were a school of design established in London, what do you think would be its influence on English manufactures?—My opinion is, its effects in three years would be so to equalize the manufactures of the two countries, so that the country in which they were produced would not be recognizable.

843. Is the jacquard machinery applied to other raw materials besides silk?—It is applicable to every thing which is figured or flowered, every thing that can be woven. The jacquard is applicable to every species of tissue to which

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a loom can be applied, even to straw hats, horse-hair and wire, and every other species of web.

844. What are the principal difficulties in the way of improvement in the silk manufacture?—The first is the high duty on paper. The high price of paper has this injurious effect, that the manufacturer is very unwilling to change his patterns. There is a difference between the cost in France and England; it is as one to four.

845. Is the English card here inferior to the French?—The English is superior, but that makes little difference, because it is never worn out, a new pattern being always introduced before the cards are worn. The two disadvantages, I consider, are these: the higher price of the cards, and the inferiority of the *metteur en carte*.

846. Do you attribute the difference to the excise duty on paper in England?—Much of that difference I attribute to those causes. Much of the difference I attribute to the excise duties; but I consider the great impediment the inferiority of the English artist in the *mise en carte*.

847. Have you an opportunity of knowing whether the English manufacturers recognize their inferiority, and would be willing to do what depended on them for its removal?—I have had frequent opportunities of conversing with them on the subject, and I think, when they see the difference it produces in the work, they would do so after some time.

848. What is the difference as to the dying, if your attention has been called to that subject?—I think, in a great many cases, where there is an apparently greater beauty in the French dies, they are much less permanent than those of England, and I have seen many examples where, after a few weeks' wearing, the French colours have wholly faded.

Gentlemen,

Having answered thus to the best of my knowledge your questions, I take the liberty of making the following few remarks about designing and *mise en carte*; for as this is the very head part of all that belongs to the weaving department, and at the same time is the very least cultivated in this country, it is before any thing else the most worthy of your attention and consideration. For as long as this part of the manufactory is not highly improved, and proper schools for design and *mise en carte* erected, and children, who already have acquired the practical and theoretical part of weaving, are engaged and trained up in this art, France will always have to boast over England of the honour of sending more fancy patterns, and finer and more beautiful workmanship, and, in fact, brought to the highest perfection. But, on the contrary, if it should meet with your Honourable Committee's approbation, and get the least encouragement to bring it into fulfilment, and to get such schools erected in some quarter of Spitalfields, or its arrondissement, there is no doubt whatever in a very short time the English manufactures will soon rival, if not altogether equal, the French manufacture, and thus throw off the shame of seeing foreign manufacture surpass the English in quality and superior workmanship.

Your very humble servant,

Claude Guillotte.

Lunæ, 17° *die Augusti*, 1835.

WILLIAM EWART, ESQUIRE, in the Chair.

Mr. *John Henning*, called in; and Examined.

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849. HAVE you been in the habit of executing works in relief for a considerable time?—Yes.

850. You executed the frieze on the entrance over the gate-way at Hyde Park Corner, and the frieze on the Athenæum?—Yes, in conjunction with my son John, who had contracted with Mr. Burton to do that work in 1827, which was followed by the frieze of the Athenæum, which was a selection from the sculptures of the Parthenon. On both friezes the design was drawn upon the stone and cut without the usual process of pointing. These were our first works of the kind in stone. Previously I had been engaged principally in drawing and modelling, and our first work in intaglio was the sculptures of the Parthenon, which was begun in 1816, and finished in 1822.

851. Have

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851. Have you ever had occasion to consider the subject of copyright?—Yes, I have, but I have only to tell the Committee of the difficulties which we modellers and sculptors experience; I do not feel that I dare presume to propose a remedy, though I may notice the evils which I have suffered.

852. State them as clearly as you can?—I have brought a specimen of the frieze of the Parthenon engraved on slate in intaglio; I have also brought a cast of this intaglio in plaster, and another, broken, in the way in which it appears now in the museum; the intaglio is the matrix from which these casts have been taken; previous to engraving the intaglios, careful drawings were made from the mutilated marbles, and the deficiencies were made good to see the effect, and then they were transferred to the slate in the opposite direction, that they might be right when cast.

853. You were going to state the difficulties which these specimens were to elucidate?—Yes, as soon as the casts are issued, whoever lays their hands on them may, with very little trouble, take moulds in sulphur, wax or plaster, and multiply them to any number.

854. You consider that the law does not afford you protection?—There is no protection, as I understand, but in an action at law. The thing appeared so unmerciful to me, to lay hold of a poor man to raise an action against him, that I never could think of doing that. It struck me that if there was any thing like a committee of art in London that could be appealed to, to identify where a spoliation or theft of this kind had taken place, it might be much cheaper than law.

855. A species of arbitration committee?—Yes, for any gentleman who knew any thing about it could detect those thefts readily.

856. Have you ever thought of the subject of registering such works?—I always have understood by the law, that if you put your name and date it was sufficient, but I think such property as much my own as my clothing, and no one has any more right to appropriate it, than to claim my personal labour without remuneration. The originals exist in the museum, open to all who may desire to make studies from them, without condition, but compliance with the economical arrangements of that institution. This would be fair and honourable strife, who could do best; but what hand or heart can contend with the covetous and unjust, who, by the cunning labour of a few days can contrive to rob me of years of life, and scatter over the whole land the deteriorated casts of my works, much to my prejudice as an artist.

857. All you want is a cheap tribunal?—That is the very thing wanted.

858. Have you suffered from your own works being infringed upon?—Yes, very much indeed.

859. Can you give any remarkable instance?—I can; within the last six months, a man, without giving me his address, wrote to me twice, and put me to the trouble of writing to him; at last I got a third letter, giving particular orders to make them ready. I took it to be some gentleman; at last I found after I had packed them up by a given day, I found he had gone to a person who was in the habit of furnishing people with them, and he never came near me. Nothing would do in that case but an action at law, therefore I preferred rather putting up with the loss.

860. You submitted silently to the inconvenience rather than encounter another?—I cannot blame any body for that but myself.

861. Then he pirated your works in this case?—No, I could not call this piracy, but rather resetting, for he went to the pirate who served him with my stolen goods; but many have pirated them, and continue to do so.

862. You felt you could only have recourse to an action at law?—I never understood that I had any other recourse than that.

863. Why had you not?—Because of the expense, and I could not think in my heart of prosecuting a person, probably without a shirt, who perhaps did it from poverty; I could not proceed against him.

864. You are a self-taught artist?—I do not know what to answer to this question; however I have not had any thing like what may be called regular instruction in art. In art, as in every profession, the master, in many cases, can only be considered as the finger-post which points the road the pupil must go on to the place; the pilgrim, creeping or running, must exert himself to the end of his journey, otherwise he will never arrive there.

865. Do you think instruction in the arts generally, in a national point of view,

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view, is advisable for persons acquainted with the manufactures of this country?—I think, in the present state of society, as there are so many means of individuals to be instructed, that I do not see that the interference of the Government would do much good. The one great good that an academy or school with a good museum would be, to give facility to study to the willing, who are often prevented from advancing in their pursuits by the difficulty of access to proper models. I would propose a voluntary subscription museum, conducted by a committee of the subscribers, in places where these were to be found, furnished with models of every description, particularly all mechanism of every department of manufactures, every kind of fabric of cloth, plain and ornamented, or coloured, and if possible the mechanism by which it has been done. A museum of this kind, with proper regulations, under the care of a person or persons qualified to make it useful, under the control of a committee, would be of much use in promoting skill in art and science in design, whether it were the highest branch of art or the more common, where the artisan plans to combine beautiful forms with various colours in fabrics of cloth; in short, in every profession it would be of use that the operator should be able to draw any thing which may occur in his profession; the surgeon, by drawing and modelling, would acquire a more correct notion of the position of the localities of the veins, arteries, &c. of the human body, and so with every art. Drawing and modelling give great power of description. I think society ought not to trouble the Government with things which it can so easily do itself; and done in this way, I think that it would have the best effect; while it would be a proper stimulus for the improvement of talent, it might bring to light the more rare and superior minds, and lead to the existence of a general true taste in the decorative arts. The carpenter would study what related to architecture; the geometrical construction of roofs, centres for bridge-building, &c.: the cabinet-maker would be engaged also in straight-line drawing, construction and the ornamental parts of his art.

866. The question referred to art rather than manufacture?—Every man who follows any profession should have something of drawing relating to his profession; and a workman, such as a jeweller, ought to be a draftsman, for he in fact does not work by the square and the compass, but by the eye; therefore he should be taught drawing.

867. You think the principles of drawing should be united in some way with elementary education?—Yes, with every profession, and the weaver as much as any; most of the weavers of my native place, Paisley, used to draw their own patterns, and many of them could do their own machinery. The drawings, in many cases done by themselves, were transferred to the cloth by what they called "reading it on the holly brod," which seems to me to correspond with the *mise en carte* of the French. At that time (40 years ago) many could mount their own webs; now from the division of labour this has become a separate business.

868. How did you obtain the original casts from the Elgin Marble, from which you made these smaller casts?—When I arrived in London in 1811, through the introduction of Mr. Murray, brother of the Lord Advocate, I was introduced to Lord Elgin, who gave me permission to draw from the marbles. He told me it was requisite for a member of the academy to give a recommendation. His Lordship entered my lodgings one morning with a gentleman of the academy, who after examining some of my drawings, medallions, busts, &c. spoke in very complimentary language of them. Lord Elgin said that I was desirous of being allowed to draw from the marbles; the gentleman answered in great earnestness, "To allow Mr. Henning to draw from the marbles would be like sending a boy to the university before he had learned his letters;" a few minutes after, they left me a little surprised. However, within a quarter of an hour his Lordship returned, and told me that I might begin to draw whenever I thought proper. Such was the origin of my studies from the Greek marbles. They were not in the British Museum then, but in a temporary building at Burlington House, Piccadilly. He gave me permission to draw, with this proviso, that I was not to make any publication without his permission, which I very willingly assented to. They were afterwards moved to the museum, and I got permission of the museum to continue my drawings there.

869. From whom?—The officer of the museum, Sir Henry Ellice; he was then Mr. Ellis.

870. Did you at that time take any moulds?—No; for I still felt that with regard to Lord Elgin, I had no liberty to make any publication without his permission.

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mission. Then, on their being introduced at the museum, I asked my friend, Mr. Horner, who was then living, if he thought the museum would allow me to publish them. He said he thought there would be no difficulty. I wrote to Sir Henry Ellis, who said there would be no trouble from the museum. I proceeded with my drawing, and afterwards several gentlemen asked me to make small pieces in ivory;—and that is a cast of one I have brought.—[*The Witness refers to a specimen on the table in white enamel glass.*]—I found in working on a round surface the sculpture in ivory, that every time I touched it the tool left a mark, and when I tried to make it smooth, I found, on account of its smallness, it was like labour in vain. I then thought that I could produce a better work by intaglio engraving; for by working hollow I found that I could introduce the veins and other minute work in intaglio, which must have taken immense labour upon the ivory.

871. From whom did you receive encouragement to proceed with this work?—I was doing some modelling for the Duke of Devonshire, and the late Princess Charlotte, Marquis of Lansdowne, Earl Rosslyn, &c. &c.: they had seen my drawings, and some expressed a wish to have some pieces of the frieze of the Parthenon in ivory, from seeing my drawings, which were done eight inches high, being one-fifth linear measure of the originals; the intaglios are one-twentieth of the originals.

872. How did they become cast and sold cheaply to the public in this shape?—I cut them under this impression, that I could do them better on the slate. I first published the frieze of the west end of the temple, the entire composition of which is horses and cavaliers, some dismounted.

873. In casts?—In the sculptures of the west frieze we have but one piece of marble, No. 47; it is the first piece from the salient angle of the north-west corner; it was taken out of its case in my presence, and although I protested against it in very good humour, it was laid upon the ground under a window which admitted a considerable quantity of water upon it, for two winters; it now exhibits marks of the ravages of our climate on marble.

874. Of this size?—Yes, my reductions are the 20th part of the size of the original.

875. Who were the principal buyers of the casts?—The Duke of Devonshire, the Marquis of Lansdowne, the Duke of York and George IV., with other nobles, gentlemen and ladies.

876. Have you found the sale for them extend through other classes of society?—No, not general.

877. Do you consider that you would have had a great number more purchasers for those articles if the law had protected you as fully as it ought to do in your original design?—I have no doubt at all about that.

878. Do you believe the public demand for those articles is almost unlimited, if the people had free scope for them, by giving the artisans the opportunity of seeing beautiful specimens of art, and protecting the artist when, by his original invention, he has discovered any way of promulgating it?—No doubt of it; I made no secret of it, I would not find fault if he copied; but it is another thing to take my labour.

879. Your labour in this instance consisted in filling up the defects which had been created in the frieze of the Parthenon, and re-forming them on that scale?—Yes.

880. And this, like many other inventions, has been pirated, and you have not been protected from the expense of bringing an action at law, which the statute gives you, and also from the want of a tribunal of ready access?—That is precisely the case.

881. Have you had experience in taking casts from larger statues in wax?—They could be taken of any size; but I have not had experience in larger ones.

882. As to the comparative expense of wax and plaster, considering the injury that may be done to the marble by taking frequent casts in plaster, have you any thing to state?—I apprehend that plaster is more proper than wax for that purpose.

883. Have you never known the surface of the marble injured?—That must be by a person who has no knowledge of the thing, if they injured it.

884. Have you heard complaints of artists, that the fine mellow colour which is given to the marble, was liable to be injured by taking casts in plaster?—No,

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it will be cleaner; the plaster is a very cleansing thing, it takes off every kind of dust, and a good deal of dirtiness it will remove.

885. Would not the taking casts in plaster frequently tend to slightly alter the colour of the marble?—I dare say it might, but if done by one who really understood what he was doing, I would not fear any danger.

886. Would that be the case if casts were taken in wax?—I apprehend that it would be impossible to take a good cast in wax from marble.

887. Would it be impossible to take a good one from the smaller bronzes, for instance?—If it is a mould in separate pieces, it is almost impossible you can make portions of a mould in wax; but to make a mould of an entire head or figure, I think it is impossible to make a good thing of it in wax.

888. Do you apply that remark to small works of art?—Small or large; if you use the wax for taking a mould from the round, it is generally done by pressure (unless it be bas relief); with wax you could not make it good.

889. But considering always the great importance of giving the most extensive circulation to the finer works of art, do you not think it desirable that some experiment should be made, as to the possibility of taking casts in wax, with a view to the prevention of injury to the marble?—Certainly.

890. And that the circulation of works of art of the first class would tend generally to improve the taste of the people?—I have no doubt of that.

891. You would think it advisable to engage every means by casts of giving every facility to try different materials (provided they did not injure the statue), in order to circulate the knowledge of the beauty of the original?—Certainly; but I apprehend we have nothing to compare with the plaster of Paris. I would just say as to arts in general, that it would be well if we were to adopt the plan I did with the Athenæum and the façade of Hyde Park Corner, I mean cutting it on the stone at once. We generally take a model and draw out by points that which is cut in stone. Now this shows the great advantage and the propriety of having the drawings in the first instance; every practical man, if he is inclined himself, should not only be able to draw things connected with his art, but if he cannot make his tools he ought to be able to direct them to be made.

892. Supposing the labouring stone-mason were instructed in the principles of drawing, one might suppose it would tend to encourage original works of art, and produce much more accurate copies of the finer ancient works of art?—No doubt; it would not at all injure those who choose to make gods and angels, or make their works for the drawing-rooms or cabinets. There are a certain sort of minds that follow their own track; if I had had the opportunity of a school, or rather museum, I would not have been an artist, but a mechanist or engineer; my pursuit in early life was geometry and mathematics, and their application to architecture, carpentry, mensuration, navigation, &c.

893. In your own case, have you had reason to regret the non-existence of such a school?—Yes.

894. What means were adopted to preserve the frieze of the Athenæum and Hyde Park Corner, from injury from the atmosphere of London?—It was waxed; I adopted it from a circumstance I met with 10, or 15 or 16 years ago; on my arrival in London, wherever I went, I was careful to examine the condition of stone buildings. The state of the wall of Somerset House towards the river attracted my attention; I saw something projecting from the stone, which on examining I found to be a shell, and I could not help reflecting that this could not have grown out of the stone, but the wasting of the stone must have exposed it, as the projection of the shell was at least half an inch. I concluded that Portland must be very liable to destruction, from the moisture to which it was exposed in this place; from this I was induced to notice, in some places, where the builder had not been careful to lay the stone according to what is called its bed, that it sometimes split with the lamina, and fell off in large portions when the lamina stood perpendicular. When I first went to see the façade of Hyde Park, I was surprised to find the cornice in some parts in a state of decay, although not three months from the chisel. I noticed something like crystals of common salt at a place where the stone seemed in rapid decay. I tasted the crystals alluded to, and they appeared to me the taste of common salt; thinking upon this, I thought it no longer any wonder that Portland stone should be so soon in a perishable state; on this account I suggested doing it with wax. It was also my intention to have suggested the propriety of doing the top of the gate with the wax, except where

where it was covered with metal, which I imagined might prevent the moisture from getting into the stone, and thus have a tendency to secure the durability of the building; but the fear that such an advice might have been reckoned fishing for a job, I had not hardihood to propose it. It will soon be seven years since the façade of Hyde Park and the Athenæum friezes have been finished; it would be curious to inspect them to find which has best succeeded, or if either in preserving the stone. Mr. *John Henning.* 17 August 1835.

895. Were you the author of the mode adopted for preserving the frieze alluded to?—I do not know if any other person had done it, but the first experiment I made was on a piece of polished marble; I took wax and made a stripe across it with a hair pencil; I contrived to warm it until the marble absorbed the wax, and left none on the surface. Then I mixed wax with a little turpentine, and I found that it went in further, but I found the wax went one-sixteenth of an inch into the marble. I put it on the top of the house for one winter; I found in the spring the polish was all off the marble, except where the wax was; that convinced me it must be of some use; and just about the same time I was employed to do a medallion of my friend Dr. Adam Ferguson, to be placed on his monument. I asked if the family would allow me to do it with wax; it was a piece of very beautiful statuary marble. I did it in this way, and Lord Burghersh having called on me and looking at it, he asked me where I got such marble. I told his lordship that I had saturated it with wax, under the impression that it would preserve it in the open air; I showed him the piece of marble on which I had made the experiment, and it arose from that circumstance.

896. Does it give marble any unpleasant gloss or polish?—No; it makes it like the finest preserved old marble that ever was seen.

897. How do you apply the wax to the marble?—We warm the wax; we have the marble warm also, and I take off any thing that is upon the stone, and leave nothing but what is within the stone.

898. You warm the whole bust or statue?—Yes; and have my wax as warm as I can have it, and take the best means to get off the superfluous matter; I take it off with soft cloth, or with cotton.

899. You also dissolve it in turpentine?—Yes; but it goes in so far, the wax, by itself, that it is hardly worth while; I believe wax is almost indestructible in the open air.

900. Do you think it is better without turpentine?—The turpentine makes it thinner, and it goes further into the stone; but I think if it goes in a sixteenth of an inch, it would prevent the water getting into any stone.

901. If it were a large statue, would it answer to have the turpentine dissolved and put on the whole statue?—I would begin at the top of the head of the statue, and have the wax as warm as I could have it, and have heated irons, so that I could without touching the statue let it come down until it came to the bottom, and you must have it clean.

902. Is it fine white wax?—Yes; but I suppose other wax will do it very well for defending stone; the white makes the least change of colour.

903. What do you consider the great advantage of this application of wax to marble?—It was, as I conceived, that the water getting into the stone, froze and destroyed it.

904. You consider the great advantage of your discovery is the preservation of the material?—That was my impression; I do not know if it deserves the name of a discovery; for any thing that I know, 10,000 may have thought of and done it before me.

905. Is any other object attained by it?—Not that I know of; it takes away the glaring white of the marble, and gives a softened tone to the whole, much like the best preserved old marbles that I have seen.

906. Then your discovery is principally useful in preserving the surface from the external effect of the atmosphere?—From absorbing the moisture of the air.

907. How long does marble so coloured retain the effects?—I think from what I have seen of wax that it is more indestructible in the open air than any other material I know.

Mr. *John Martin*, called in; and Examined.

908. YOU are well known as the painter of many eminent works; in your early professional education, had you occasion to acquire a knowledge of those manufactures that depend somewhat on the arts?—Yes. Mr. *John Martin.*

909. State what branch you became acquainted with?—That of coach-painting.

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910. What information can you give us on this portion of the subject?—I fear very little; only with regard to art there is great deficiency in drawing and colouring, as we know by the works on coach panels, but there is capability of a great deal of improvement, with the assistance of schools, or rather museums.

911. It would give, you think, a greater development to art?—Supposing at museums, such as the British Museum, there were professors capable of instructing; I mean for the study of the human figure, landscape painting, architecture, and every other useful branch.

912. Have you pursued any other branch of manufacture connected with the arts?—China-painting; when I first came to London it was just going out of fashion, for it depends on fashion when not sufficiently advanced by the assistance of art.

913. What do you think of the state of art in regard to china-painting?—It is very low indeed, in consequence of the deficient knowledge in drawing and the arts in general; I believe it has gone down considerably since Mr. Muss and Mr. Marsh (who was a very eminent flower-painter at that time) left it.

914. Do you suppose that instruction is requisite for the artist in china-painting?—Yes, a knowledge of drawing is decidedly necessary; it was their knowledge of drawing, &c. that made Mr. Muss and Mr. Marsh so superior to others; but owing to the decline of china-painting they were compelled to leave it; and it has since entirely gone to the ground.

915. When you speak of painting in china, do you include in that enamel-painting?—Painting on china is a sort of enamel-painting but that which is generally understood by enamel-painting is the style in which Mr. Bone and Mr. Muss attained such pre-eminence; that it is strange that so splendid and truly national a collection as Mr. Bone's "Eminent Characters of the Elizabethan Age," should not long ere this have been lodged in the British Museum or National Gallery.

916. Have you turned your attention to the difference or the relative state of china-painting in France and England?—I have seen some French painting on china, and upon the whole I think the finish is much higher.

917. Do they draw better?—Yes; the French are better draughtsmen, almost in every thing; I suppose they have a better opportunity of learning; besides it is patronized by government.

918. You think for china-painting that instruction in correctness of design is very much wanted by our artists?—Yes.

919. For instance, you mean in anatomy, perspective and proportion?—Yes, every branch of the art might be obtained in a museum where every one is permitted to go; but there are no professors in the British Museum, and the students can only learn by seeing others draw on the spot from things which are worth drawing; the Elgin Marbles for instance.

920. Do you not think it desirable that an artist should possess a knowledge of anatomy?—Certainly, for the drawing of the human figure or animals.

921. Might it not be desirable to give them opportunities of understanding, *ab initio*, beginning with the skeleton, and going on to the whole proportion?—Yes.

922. And the study of the muscles?—Yes, and proportion, which has never been attended to.

923. Would a young man learn all these, according to this division of labour in the art, merely by a museum?—I think so, by proper masters.

924. You would have masters?—Yes; masters are necessary to give the proper direction to the pursuits of the student; but one master might teach two or three branches of the art, as follows: one master should teach anatomy and proportion; another, architecture, isometrical perspective and perspective; a third, landscape and nature in general; indeed professors might be appointed to teach every branch of art, science and literature, as in the British Museum every thing requisite is on the spot, and few alterations in the establishment would be needed. The National Gallery and the National Gallery of Practical Science might become branches of the British Museum. The grand object of a student should be to divide his time so as not to lose any, and not to give too much study to one pursuit or branch of the art. I firmly believe that the arts are useful to every branch of manufacture in the land; there is hardly a branch one can name that is not useful, from the lowest to the highest state of society; even to our legislators, drawing is useful, for they are not capable of judging of a plan without

out a knowledge of it; and they are consequently compelled to apply to practical men, and sometimes to dull-headed practical men, who are likewise often unacquainted with drawing, to have their opinion on any new principle in plans that may be laid before them.

925. Have you any other observations to offer as to china-painting?—No more.

926. You conceive, that were the artists instructed better in the principles of drawing, by improving the beauty of their productions, you would extend their sale?—Yes, and it would not depend so much on fashion as it did when it was merely a passing thing, except that it would pass into other countries, and the beauty of design and workmanship would be admired in foreign countries, and be valuable in the commerce of that article.

927. At present, in china-painting, do we invent designs, or simply copy old ones already existing?—When I commenced, I invented my own designs, but that was peculiar perhaps to me; Mr. Muss and Mr. Marsh used occasionally to design their own.

928. At present do we invent as much, or copy more?—It has fallen so low, that what is done is not worthy of being called invention; the French are beating us hollow.

929. Independently of extending the sale of works of art, you would think you would confer on them a permanently intellectual interest, were the artists well instructed?—Yes; when we understand drawing, we cannot bear to look at a thing ill drawn; it affects the feelings in an uncomfortable manner.

930. Do you not think that the Wedgwood ware, which is made from the cheapest and commonest materials, by being made of beautiful forms, and being covered by beautiful designs, has attained a rank it otherwise could not have obtained?—Yes, certainly; they are beautiful works of art, and though of the commonest materials, we are delighted with the forms. Painting will only interfere with the beauty of the form when it is very excellent; it is a rule in composition never to put an ugly object before a graceful one.

931. You mean that genuine beauty becomes permanent, and independent of fashion?—Yes, accidental circumstances can never affect real beauty; I have seen beautiful pieces of china in form disfigured by bad painting; in consequence of that, I have my china generally without any painting, as I like the form undisturbed; and though the other cost more, I would rather have given the larger price for the plain china than for that which was painted, unless the painting was good.

932. Do you think china-painting might become an extensive means of developing designs?—Yes, it is perpetually before us; every day we see china; at all our meals the elegant and beautiful china is always before us; we are delighted with a piece of beautiful workmanship, and it might be rendered very cheap if there were a great number of clever draughtsmen as china painters, but you could not find them now.

933. Few things come so constantly under the eye as china?—No, very few.

934. Can you give any information as to the state of glass-painting?—Yes, I was more occupied by glass-painting than any other branch before I became an artist.

935. Have the goodness to give the Committee such information as you have been induced to collect on the subject of glass-painting?—Glass-painting has fallen almost to the same level as china-painting; but it might be greatly superior now to what it was in ancient times. There is an ignorant opinion among people that the ancient art of glass-painting is completely lost; it is totally void of foundation, for we can carry it to a much higher pitch than the ancients, except in one particular colour, which is that of ruby, and we come very near to that. We can blend the colours, and produce the effects of light and shadow, which they could not do, by harmonizing and mixing the colours in such a way, and fixing, by proper enamelling and burning them, that they shall afterwards become just as permanent as those of the ancients, with the additional advantage of throwing in superior art.

936. Do you think that the glass-painting artist wants instruction in correctness of design as much as the china-painter?—Yes, more, as it is a higher branch of art; but one of the greatest drawbacks of glass-painting, and the great cause of its being neglected, is this: it is so liable to be broken, that no

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person can venture to pay the artist sufficiently for his labour, on account of the thin and brittle material on which he is obliged to work.

937. You think there is a want of encouragement?—Yes, or else glass-painting must have suprassed all other branches of art in splendour, as it is capable of producing the most splendid and beautiful effects, far superior to oil-painting or water-colours, for by the transparency we have the means of bringing in real light, and have the full scale of nature as to light and as to shadow, as well as to the richness of colour, which we have not in oil-painting nor in water-colour.

938. When you were employed in painting on glass, did you find the excise laws present any great obstacle to the improvement?—Yes, that was the greatest obstacle. We intended to make experiments on plate glass; I did, and succeeded with it, but the expense of plate at that time, in consequence of the heavy duty, finally put an end to those experiments, as we could neither afford to purchase such expensive glass, nor to erect larger annealing kilns, for if not properly annealed, the glass is liable to fly. I believe I was the only person who made experiments on plate glass; they were supposed to be successful, only I could not afford to carry them on, for the reason before given. This is the principal cause of the fall of painting on glass; but if I could have made our experiments duty free, I should have succeeded, for the plate glass is so thick that it would be safe from being broken by ordinary means, and it has besides another advantage, that plates can be obtained sufficiently large to obviate the necessity for those bars which interrupt the present works.

939. Are the artists who pursue glass-painting now well educated in drawing?—No, the want of that knowledge has helped its decline; Mr. Hedgland, the architect, Mr. Hoadly and Mr. Oldfield, are, I believe, the principal glass-painters remaining.

940. At the present time you think the cause of the badness of execution is owing to the want of education in drawing?—Partly so; I should have painted some of my own subjects, as the effect produced on glass would be particularly adapted to them, if the experiments, &c. had been less expensive. I have always regretted the cost of the experiments, as works executed on plate glass, on a very large scale, would have been most magnificent in cathedrals or great public buildings; the knowledge and experience we had gained from our various experiments would have enabled us to produce grander works than have ever yet been seen in public buildings. I did not leave this branch of art without establishing a mode which has been and and will remain in use as long as glass-painting is an art.

941. Why did you discontinue it?—I could not get a sufficient price for a highly-finished work to pay for the hazard. I painted some very highly-finished paintings, which were purchased by Lord Ennismore, who was very fond of glass-painting, and I finished Mr. Charles Muss's works, when he died, in 1824.

942. After you left glass-painting you became historical painter and engraver, and have executed your own designs?—Yes.

943. Is there any protection for copyright in those original compositions?—Not the least, for the expense is so great, that even if we gain our action we sustain great loss, and can only recover so much as we can prove has been sold; and it is no easy matter to prove more than the sale of one or two prints, although we know a thousand have been sold; we are therefore ruined if we go to law. I have in my own person experienced great losses from the system, as the French copies of my works are brought over from France and sold in every part of the country. I was told yesterday that various shops in Windsor had got my works lithographed, and selling at very low prices, to my complete ruin; and if I am not protected by some new law, I shall be compelled entirely to leave that branch of the profession by which I live; for my pictures are so extensive, and cost so much labour, that I cannot subsist by painting, as very few can pay me 1,000*l.* or 2,000*l.*, and I cannot execute them for less.

944. What is the principal defect; this expensiveness of the law?—Yes, in a great measure; it costs so much money to carry the law into execution, and as it is not exactly clear, we are not sure after all that we shall not be beaten, though our proofs are ever so good. The person may come forward with false witnesses, and swear that he did not sell.

945. But you have obtained an injunction?—No, I cannot get an injunction; I applied

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I applied for one to prevent a person from exhibiting a copy of my work in a sort of diorama of Belshazzar's Feast, in Oxford-street, and that person contested it with me. This diorama was a most infamous piece of painting, and the public were given to understand that I was the painter; this was ruining my reputation, and at the same time taking that from me which ought to be my own, my copyright. I ought to have the power of demanding so much money for permission, but this copy was made not only without my leave, but my name given as the painter. I endeavoured to stop the exhibition by an injunction, but was referred to a jury.

946. Is there any remedy that presents itself to your mind for protection?—Yes; I think I could be protected with regard to the law of copyright of engravings, &c., and take this opportunity of showing how incorrect is any opinion that may prevail as to the sufficiency of the present protection; for the plagiarist is not only safe from prosecution on account of the expense of such prosecution outweighing all the advantages that can be derived from a verdict; but as in my own case, he even comes into the field with a cheaper production, supported by all the effect of the advertisements, and other expensive means of publicity that my own performances had led me to adopt. He not only robs me of my ideas, but establishes a lucrative trade on the effects of my pecuniary outlay; wherefore I have always thought, and I still think, that the copyright should remain in the person of the designer, so long as he lives, and of his heirs so long as they possess the works, the same as any other property, unless, of course, there be a distinct written agreement to the contrary. That it should be so is obvious, but there is not, in fact, any real protection to copyright, owing to the uncertain state of the law on the subject. Supposing, for example, that in the case of pirated copies of my engravings, I do by chance obtain a verdict from a jury, I can only recover the amount of what I can prove the defendant to have actually sold, which is my sole compensation for the thousands that are known to have been sold, but which it would be impossible to prove by evidence, since open book accounts of such transactions are never kept. Or, take another case, of a picture being copied for a dioramic or other exhibition; suppose that on applying for the injunction, his Honour is not able to distinguish the difference between a picture of Belshazzar's Feast and a piece of lace, and leaves it for a jury to decide whether a diorama is to be considered a painting or a copy coming under the meaning of the Act; all the satisfaction I obtain is heavy law expenses, with a certainty of an enormous increase if I hazard an action. The above cases are enough to prove that there is no efficient protection; but there are many other ways of infringing a copyright, one of which is, that any unprincipled person may copy an early and most imperfect work, and publish it as if just executed, although the publication of such a puerile attempt would never have been sanctioned by the artist from regard to his own reputation. I will venture to suggest a method of protection: a committee of gentlemen and artists might be appointed to sit at the museum about once in the fortnight or month; say in the following towns, namely, for England, London, Bath, Liverpool, Birmingham, Hull and Newcastle-upon-Tyne; for Scotland, Edinburgh and Glasgow; and for Ireland, Dublin and Cork, for the purpose of receiving and registering impressions of original works, after which the copyright should be considered as fixed; and all false copies found in any part of the United Kingdom, after the copyright has been fixed, should be seized. We should likewise, have the power of seizing all foreign copies as smuggled goods, and treating the possessors accordingly. Thus no print should be protected unless deposited at the museum, or whatever other place or places might be appointed; I think by that it would be put a stop to. I would have it at the British Museum, certainly: it would be desirable also to have them in each manufacturing town.

George Rennie, Esq. called in; and Examined.

George Rennie, Esq.

947. YOU have resided a long time abroad?—I have been nearly eight years in Italy and different parts of the continent.

948. You have had opportunies of observing the different description of manufactures in demand in Italy?—I have; indeed I may say my attention has been drawn to this subject during my residence abroad, by observing the different description of manufactures in demand in the several countries I visited, particularly in Italy, which not being to any extent a manufacturing country, I was led

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to observe, that, except in the plainest description of goods, the French and Germans supply all the manufactures consumed there.

949. You were also led to make these observations being an artist yourself?—Yes.

950. Having devoted your attention for many years to sculpture in Rome, you naturally turned your attention to those portions of manufacture connected with art?—I was there studying my art, and I have long regretted the deficiency in knowledge of design so visible in English manufactures.

951. What is the result of your observation in the different descriptions of manufacture in demand in Italy?—I should say that the cheaper and plainer description of manufactures are most of them English, such as plain calicoes, the commoner description of printed cottons, cutlery and earthenware; but I have found the shawls, figured silks, printed muslins, porcelain, and in fact every description of fancy goods, either French or German; though the conviction on the minds of the Italians is of superior durability and solidity in the material of the English article; I may say I have no doubt that if the English manufactures were equal in design to the French they would be preferred.

952. Has there been an improvement in design in England?—English manufactures have improved since the French were more freely introduced. I should say by imitation rather than by any invention.

953. Do you feel disposed to assign any reason why the French excel us in that description of goods where a knowledge of art and design is necessary?—From the facilities afforded in France for educating artists to design for manufactures, I am not aware that such means of instruction exist in this country for artists who apply themselves to manufactures as in France.

954. Do the French understand the correctness of drawing better than the English do?—They are decidedly superior to us in correctness of drawing.

955. What in your opinion would be the best means of affording the English manufacturer the ability to compete with the French in these respects?—I should say general instruction, which may be comprehended under museums and schools of art.

956. What do you mean by museums; galleries open to the public?—Yes, collections of casts, ornaments, &c.

957. In fact, works of art applicable not only to fine art but to ornament of every description, applicable to pattern or design in the schools; would the instruction you give limit itself to that which is required in the arts, that is, correctness of perspective, anatomy, a knowledge of proportion, and those branches of the art connected with botany and with chemistry?—I consider some branches of the arts necessarily require instruction, particularly anatomy and perspective. I consider it also highly desirable that every other branch of art should be taught, particularly botanical drawing. Though, as to schools, I think it requires great consideration how far the Government ought to assist, because though at present it appears, from the state of the knowledge of design generally throughout England, that there is an absolute necessity for some encouragement, at the same time great caution is required that too much should not be done. The effect of what I allude to, would be to establish a sort of central or general mannerism by too much legislative interference.

958. You would limit instruction to that which may be said to be positive, exact, and true in art, without allowing it to overstep those bounds?—I would.

959. Would you think it desirable to have a species of central and normal school for teaching those persons who are to teach others in differents parts of the country?—Yes; I think it very desirable that some central establishment should be formed, by which I may say a central impulse might be given, without the branches being too much affected by that central influence, so as to reduce the whole to the same manner. I should say it would be very desirable that there should be a central museum in London, and in the provincial towns there should be branch museums, where every species of casts and models, or means by which design might be promoted, should be transmitted from London to the provinces, and *vice versâ*.

960. You would have a sort of central depôt, and you would choose London as the nucleus of your instruction, because there is a greater opportunity of specimens of every kind of manufacture being seen in London, and all sorts of discoveries are immediately known both from the country and abroad sooner than any other portion of the United Kingdom?—I think so; I might exemplify it by

by saying, that unless there were a central system, probably one museum might become possessed of something it was desirable every museum should have; but without some general organization this could not be effected. What I allude to is casts from statues, original ornaments, &c., that could be cast in plaster, and transmitted from the central museum to all the provincial museums.

961-2. You would have copies of works of art generally diffused? Yes, and sent into the provinces.

963. Have the people better means of instruction by open galleries abroad than in England?—They have certainly; in fact, I might mention that in London there is not a collection of casts accessible to an artist at all; though in the British Museum there are a number of very fine marbles, there is no collection of casts from the finest statues throughout Europe to which an artist can have access. The Royal Academy have a few, but the room is so small and badly lighted, that except to their own students, it is generally inaccessible; there is no collection of casts from which an artist could improve himself, and which it is desirable and necessary to have. I have felt in my own profession very much the want of such means, whereas on the continent such collections exist in every town of any consequence.

964. You think such museums or galleries might be formed without creating any great expense?—I do, at a moderate expense.

965. Would you think it desirable to give the public an interest in them by themselves being owners to a certain extent; in the country towns you would not make it merely a Government affair?—I think it is probable the corporations might be inclined to join the Government; I have no authority for saying so, excepting the case of Coventry, the mayor of which place informed me that he had no doubt that the corporation would willingly assist.

966. Have you observed any of the mechanics' institutions; what progress they are making?—Intimately I have not; but I am justified in saying thus far, that there is no institution in England to any extent for the application of the arts to manufactures; in Edinburgh a society has existed for many years.

967. Do you think it desirable that institutions of this kind were formed, or that those already formed were extended to connect them with museums?—I do.

968. Do you consider it would be of great advantage to the public, and increase the consumption of works of art, if galleries were thrown open, and the public made familiar with such works?—I have no doubt of it.

969. Might not the casting of works of art in iron be made more extensive and useful than it is?—I am of opinion that statues or works of any kind in cast-iron might be advantageously employed for adorning public walks and public buildings.

970. You have seen the ironworks at Berlin?—I have seen casts from them, I never was at Berlin.

971. Might not a central institution be of use in exhibiting the most beautiful productions of manufacture from every part of the world?—I think it highly desirable to have exhibitions of the finest specimens of manufacture.

972. Might it not be useful in procuring from countries like China, and from Cashmere or Thibet, the product of those countries, and would it not be a great facility for doing so, being situated in London?—I think an exhibition or collection of the best specimens of manufacture from every part of the world would be highly desirable in this country.

973. Would you have any registry or depôt of patterns in a central institution or in provincial ones?—I conceive it impossible to afford the protection necessary for inventions and designs by any other means than by a deposit of the pattern and a registration.

974. You think the inventor is not sufficiently protected under the existing law?—Certainly not.

975. What additional protection would you suggest as desirable; what should be the mode by which that additional protection for them could be most practicable, and would be the most simply and effectually attained?—I conceive it might be had in this way; if there were a central board in London, where a manufacturer, on producing a design, could deposit a copy and register it, that there should be branch boards at Manchester, Birmingham and all the principal manufacturing towns; and when the invention was pirated, the manufacturer should apply to the central or provincial board, who should summon the parties pirating the invention before them; and it would be desirable that the board should have a magisterial power to receive evidence on it, and convict summarily.

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I think the tardiness and expense of the law is one of the great causes of the want of protection at present. It would not be necessary for an inventor in London to deposit his patterns in every provincial town; for if a case arose in which an invention originating in London was pirated in Manchester, on the information of that being given, they might send the original pattern or copy of it to Manchester, and the offender might be convicted there; or, *vice versâ*, if the Manchester invention is pirated in London, by having a central board, the pirate of the invention could be convicted here.

976. Might not the inventor deposit one specimen of his work in the local registry, or with the local tribunal, and the other with the central?—Yes; supposing the invention at Manchester or Birmingham, it would be rather expensive and unnecessary to deposit copies at every board. In fact, in some cases of models, it would be so expensive as to preclude it, nor do I conceive it necessary.

977. But in the case of its being copied, to prevent its being copied in a place remote from the place where the inventor resides, would you think it fair to the public that there should be a central depôt in which every person, before he took out the patent for a new invention, before he made public a new invention, should have an opportunity of ascertaining if any thing of the kind had been previously invented?—I think it almost impossible that two people should originate an invention so exactly alike as to require such information.

978. Then would there be use in a central board?—I conceive that London being the great mart of every production, an inventor in the country should register at the central as well as at his provincial board, to give him more efficient protection, and I think it highly desirable that the board should have magisterial power to convict summarily.

979. Might not that power be equally used by the local board?—Yes, I consider the local board should have the same power.

980. Would not a local registry have the effect of stimulating the inventive powers of those artists by the registry being open; would it not serve as a depôt, and have the effect of stimulating the inventive powers of other artists as well as the inventor?—That would, with other means of facilitating the instruction in design.

981. And raise the public taste?—I think the standard of public taste would very soon be raised by opening a museum in every town. It is allowed that the public taste has improved greatly as regards manufactures, since the French patterns have been introduced. We may expect in the same way, if museums were opened generally, the public taste would be improved, and it would give the artists the opportunity of instructing themselves.

982. Even the simple fact of there being an open gallery in which those specimens of invention of patterns were exhibited, would have the effect of diffusing the knowledge of new patterns, and of stimulating the inventive powers of the artists who saw them there, as well as those who attended in public galleries, would it not?—I conceive it would; an exhibition will always stimulate invention.

983. In fact, you think that encouragement without interference would produce very great effect in advancing knowledge in manufacturing towns?—When I alluded to non-interference, I think the danger of establishing schools is not that there is danger of giving assistance, but it is in establishing every school on exactly the same system, so as to destroy the individual character of the separate school, although I think it quite necessary there should be a central system to give encouragement without absolute control.

Mercurii, 19° *die Augusti*, 1835.

WILLIAM EWART, ESQUIRE, IN THE CHAIR.

James Crabb, called in; and Examined.

James Crabb.

984. WHERE do you reside?—At No. 8, Shoe-lane, Fleet-street.

985. What are you?—I am chiefly engaged in the designing and the execution of fancy works, particularly with regard to the arrangement and decoration of rooms; for example, this design is my own [*producing a drawing*], and I can execute it as well upon the walls as upon a small scale.

986. You

986. You are a designer, then, for ornamenting rooms in various styles?—Yes.

987. Have you ever been induced to notice any difference between the English and French designs for papers of the best description?—We find the French papers are superior in design, both in the original idea and in the detail of the drawing; they appear to understand their subject very much better than we do in England.

988. Do you deal both in English and French papers?—Yes, we do.

989. The execution of the French papers shows that they are drawn by persons who receive a much better education in that art than any thing we have in England?—In England we have no schools to obtain such instruction; the foliage of this [*producing a French paper, landscape and figures*] is very beautiful; the superior style in which the whole is executed shows that the designer must have carefully studied the aërial perspective of the colouring, as well as the general form and design; the spirit and truth of the animals surpass any thing we should accomplish for a similar purpose in England.

990. You have been induced to make these observations before you heard of this Committee?—Yes; I never heard of it till yesterday; all these specimens are prepared in our ordinary mode of business [*producing several*].

991. Have you, as an English artist, ever been led to reflect on the propriety of having instructions given to those who, like yourself, are engaged in works of design connected with the decoration of houses?—I am continually finding the want of it.

992. You do not find the journeymen are sufficiently instructed to produce works such as the journeymen of France produce?—Decidedly. In the instance of the French paper produced, the printing of it requires a certain degree of taste and knowledge in the actual application of the colours; and if we had the same blocks, I do not expect there would at present be found in the English journeymen sufficient intelligence to print or produce the whole design equal to this French specimen.

993. Explain what you have just said with regard not only to our inferiority of design, but our inability to transfer that design to the paper?—I think it want of information in the workmen. I apprehend that the workmen in France must have a certain degree of instruction given them with respect to the mixing and most judicious mode of applying their tints. In the designs for a French landscape paper, the aërial perspective is usually beautifully attended to in the printing, as well as correctness in the botanical features; and unless the journeyman had the subject familiar in his mind, he could not execute the work with the freedom with which it is evidently done; for instance, I expect that this colour, which here represents a cloud of dust, is put on in a body with a brush, and then softened and made to assume its present form with a sponge; this is the journeyman's own act, and he must have been instructed how to convey the idea, or he could not do it, especially in the distant foliage, where the same plan is pursued with beautiful effect.

994. Then you suggest two points; that the original designer for this class of paper is better than any English one, and that the inferior French workman is a better artist than the English one?—Decidedly; their taste has been cultivated and corrected.

995. This is printed by the common process of printing, is it not?—Yes.

996. By wooden blocks?—Yes; the block-cutters are not inferior to those in France; but I may say that if we had the very same blocks with which this set of paper is printed in France, we in England should not get so good and well-executed a paper.

997. You mean to say, that having the French blocks, you could not get it printed by English printers as well as this is done in France?—Yes.

998. Because in the paper printing also a certain portion of time is occupied by elementary education in France, which our workpeople do not receive?—Yes.

999. And that refers to the finishing, after it has gone through the process of block-printing?—No, this is in the process of printing; there is no superior or foreman in a manufactory who could possibly attend to all these little things, which nevertheless give the work the superiority it possesses; they must be done by the intelligent journeyman, assisted by the artist's general superintendence. In England, the landscape painter must be employed to supply such a design as this

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this, and his time would be too costly to be employed in superintending the execution of it; we want a lower rank of ability, one that the manufacturer can afford to employ throughout his work. As regards English papers for ordinary rooms, there is a great variety of beautiful patterns published.

1000. Is the English taste for superior designs in paper much advanced lately?—Yes, I consider it has; there are finer patterns produced than formerly, especially flock papers; but we have yet as many inferior designs as good ones. I think the taste which has prevailed for some time, of colouring the walls of principal rooms a plain colour, is declining; the style of Louis XIV. and others of a rich character are being adopted.

1001. Now, in the carving of the designs for picture frames and glasses, do you find the same deficiency among the English workmen that you have spoken of among the workmen connected with paper?—Yes; we find the greatest inaccuracy in the carving of fruit or flowers; we find them very bad indeed, occasionally.

1002. Have you any information yourself respecting the elementary instruction of journeymen and workmen in France?—None at all.

1003. How did you attain your own skill in designs?—Principally by my own exertions?—I have never had any sort of information given me; my father is a designer, and of course I have always been accustomed to see it, but I have never had any sort of introduction to works of art.

1004. Then you consider your education has been a private one?—Entirely.

1005. What benefits have you derived from any public instruction given in this country?—None at all.

1006. There are no public schools open, or mechanics' institutions, to which you have been invited to resort by their publicity and economy?—Not any.

1007. The galleries of this country are open to you?—Yes.

1008. What galleries have you resorted to, as the means of instructing you or your hand in the execution and in the principle of designs?—The only ones are, the British Museum and the National Gallery; I have found great assistance, in respect of colour, from the paintings in the National Gallery.

1009. Since that has been established?—Yes.

1010. And therefore the inference is natural, that such galleries are of the highest importance to gentlemen engaged in such a trade as yours?—Yes.

1011. You consider it so?—I consider that the more extensive our acquaintance is with works of superior art, the more original and correct our conceptions would be.

1012. Have you been led, from your own personal experience, to think that public instruction to persons whose trade is connected with designs, would be a benefit to them?—Yes, I consider it would.

1013. That is your opinion; have you heard others similarly circumstanced to yourself express similar opinions?—Yes, occasionally I have.

1014. Did you ever obtain any assistance, by means of casts, from the better specimens of sculpture in the museum or elsewhere?—I should derive assistance from them if I had the opportunity, but I have not time.

1015. It would be a matter of some importance to you, and those connected with the art of designing, could they obtain cheap casts of the finer statues and bass reliefs?—Yes, in many cases.

1016. What would be the ordinary education of a person intended for your profession?—He would be apprenticed.

1017. To whom?—To one who carries on the business of a designer, or decorative painter (a separate business); he would not be apprenticed to a general house of business, like Mr. Trollope's.

1018. Then, after he had passed through his apprenticeship, would he be considered in a situation to commence business for himself, or would he pass through any intermediate education or study before he commenced designing?—A youth is apprenticed, and immediately is put on such work as it is found he can do inferior portions of, the patterns of his master; and he continues doing what he is able progressively; if he has ability or inclination to pursue the study of drawing in any way during his leisure hours he does it, but seldom receives encouragement and assistance to do so at any other time.

1019. What mental education is considered necessary to be given to him at the same time?—He has none; the same course is pursued through the whole apprenticeship.

1020. Then

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1020. Then there is no knowledge of the antique given; any classical allusion that he makes in his designs is quite chance?—Quite chance.

1021. Supposing that you were set to design a series of decorations, and were given a particular subject to exemplify, for instance, the history of Cupid and Psyche; supposing that you were not possessed of more than an ordinary degree of information in your profession, how would you proceed to execute those designs?—I could not do it.

1022. Then if you had an order of that kind, would you be obliged to have recourse to artists not connected with your own profession to give you the designs?—If I had an order of that sort, and I found that the French paper of that subject executed, and now existing in France, would not answer my purpose, I should inquire of English artists by profession their charge for designing such a subject, and of the printer the cost; but I apprehend that the cheaper way would be to go to France, where without difficulty I could obtain both the design and the paper made to my order.

1023. Then you suppose that in France gentlemen in your profession would themselves have requisite knowledge to execute works of the kind, without having recourse to an artist?—Yes, their pencil would be sufficiently correct.

1024. Then art is cheaper and goes lower in France than it does here?—Art is more general, and it is cheaper from being better and more universally understood.

1025. Then it should seem, that provided you had the design, you could execute it afterwards in this country?—Yes; but in both cases at much greater expense.

1026. Then we are only inferior in designing, not in the execution of designs?—In the execution of such a paper as that we are inferior [*alluding to a French paper*], because they have more intelligence among the workmen.

1027. Does that arise from having so many colours upon it?—It arises from the taste which is necessary to execute the subject; you do not see much of it here, but in some parts the distant foliage is very good indeed.

1028. Is any part of this done with a pencil?—None. [*The Witness exhibited a drawing of his own to the Committee.*]

1029. In the drawing which you have now laid before the Committee, the Committee perceive it is taken from the Elgin Marbles; did you draw this from the original or from casts?—I drew that and others from an engraved outline, and corrected it by occasionally visiting the Museum, and on my return correcting my drawings.

1030. Is there any engraved outline of this size?—No, it is 20 inches high.

1031. Then how did you execute this; did you enlarge from a smaller copy?—Yes; I enlarged from one about four inches by six.

1032. Do you find an increasing taste for subjects of this kind?—If I had time and opportunity I should pursue them, and expect patronage from gentlemen of taste.

1033. But is there an increasing taste among general purchasers; do you observe a greater demand for patterns or specimens of the antique taken from Pompeii, or from the classical models, than there formerly was; is that taste increasing in the country?—I think it would increase if there were opportunities for satisfying it; but the expense is at present too considerable for general patronage.

1034. Might not one means of increasing it be the diffusion of elementary education in arts and designs, so that you might employ men at a cheaper rate capable of executing works of this description?—Decidedly; for instance, in that pattern [*alluding to the drawing of the Elgin Marbles*], having had no instruction as to the general proportions of the horse and the figures, the difficulty, supposing I had a quantity to execute, would be very considerable, because I must make drawings of the whole to a scale first; now, if I were more conversant with the proportions, I could execute it without, and in that case I could make quite as much money, and the work would be done cheaper, by being done with facility.

1035. Now to what purpose do you propose to apply paper of this pattern?—The idea was to introduce them below the frieze in a dining-room, or on staircases, in sunk panels.

1036. So as to produce the effect of a bass relief?—Yes.

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1037. And you think if paper of such a pattern be executed cheaply, that is, if our journeymen workmen could assist in executing such patterns, that there would be a great demand for them?—They certainly would be then extensively employed, either painted or printed; we should have an opportunity of employing them now, but for the expense of executing.

1038. Do not the pattern-drawers for calico printing furnish you with many patterns?—We borrow from each other.

1039. That is, you copy their patterns from printed furnitures?—We copy their ideas, although the actual design may not be copied.—[*The Witness exhibited another drawing to the Committee.*]—Now that is applicable to our business, but not at all to calico printing; that is an arrangement, an idea of colouring of my own, the subject done from an outline engraving.

1040. Is it the practice of your trade to have patterns furnished by the calico printers?—It is not.

1041. Is it a distinct business?—Yes.

1042. Do you find a want of instruction in architecture?—In every branch of decoration.

1043. And is it your opinion that schools or institutions liberally established for the purpose of instructing persons like yourself in the correct principles of design, and in extending their knowledge of the arts, would be very beneficial to them?—I consider it would, by enabling them to express their ideas with freedom.

1044. Is this drawing that you have handed in to the Committee done by yourself?—Yes.

1045. In all its parts?—Yes.

1046. Is it copied from any original done by any other artist, or is the design yours?—The design is mine, but the paper itself is a French paper.—[*Some more drawings were handed in to the Committee.*]—The drawings which I now hand in are drawings to a scale, from a paper designed by Mr. Jones (who is one of the first decorative artists), in the copying of which, the reducing to a scale, I find there are inaccuracies, which, if that gentleman had received an architectural education, I mean to a limited extent, suitable for decorative painting, he would not have committed. This drawing is a French design for a dome ceiling; it is printed in perspective; we have nothing of the kind in England, and its drawing and general execution is very superior.—[*Two more specimens were exhibited.*]

1047. You have two specimens there before you, one French and the other English?—Yes.

1048. Is one a copy from the other?—No; but I apprehend the mode of printing the English one has been copied from the French one, from the mode in which the French one is done. I apprehend these specimens of French paper were imported for the purpose of assisting the printing of English paper, not for this pattern alone, but various others which have been introduced by the same house in the same style as this French one.

1049. What do you consider to be the best qualities of that French paper?—The superiority of the drawing, the elegance of the lines, and the variety which is given to the colour.

1050. Is it more true to nature?—Yes, that is in the correctness of the drawing.

1051. In fact, there is a better knowledge of botany in it than in the English one, is there?—Yes, there is none at all in the English one; no knowledge of botany shown; in the French there is decidedly.

1052. Is that English paper of the botanical pattern which you have just compared with the French one, of the best of English paper, or not?—It is the best of the kind.

1053. Have you any other practical illustration to hand in, or any observation you wish to make with regard to flower-drawing?—Yes.—[*Some more were exhibited to the Committee.*]—These are all French flower borders, which are very well executed; they are most beautifully drawn.

1054. Do you think in England they would be so well done?—No; I think that one of the best we have [*exhibiting another*].

1055. Then you exhibit a pattern of the best English flower-drawing for paper border: and what, in your opinion, is the difference between that and the French one that you have before you?—In the English pattern, the leaves are

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not those of the flower, which is an inaccuracy that we never find in the French; they use the leaves of each respective plant with the finest possible effect.

1056. Now, with regard to the colour, are the colours of the two patterns different?—Yes, the French are superior in brilliancy.

1057. What is your opinion with regard to the effect and combination of the colours of the flowers?—The effect, contrast and combination of the colours, as well as form, are superior in the French; this facility of adapting the forms and colours most gratifying to the eye must be the result of early and continued acquaintance with flowers and plants.

1058. Where are these French papers made?—In the neighbourhood of Paris.

1059. Can you state any thing as to the comparative price between Paris and England of similar papers?—I do not know of any bordering in England that we can get to use for the purpose.

1060. You have said it is desirable that the manufacturing population in your line should have some instruction as to the mixing of colours; how would you propose such instruction to be given?—I am not aware of any information that is given with respect to the harmonious arrangement of colours; for instance, here is a drawing, and there are others amongst those, in which the colouring is entirely my own idea, but it is done without rule. In France they would do it on a fixed principle. I am not aware of that rule, except just in a superficial way. The French colours are also themselves more brilliant than any printed English ones I have yet seen.

1061. By rule do you mean certain proportions?—No; there are certain quantities of colours which must be used in certain places, in order to produce a good and judicious effect.

1062. There is a principle established then, is there?—In all the fine paintings of the ancient masters you find an equality of colour, and it is the same in our work; but we are not instructed; we labour till we obtain an effect that pleases our eye; and this is as often wrong as right.

1063. Do you mean in France, there is any thing like elementary instruction in the science of colouring, for decorative artists, &c.?—No doubt there must be.

1064. Have you any positive knowledge of it yourself?—I judge from the effects produced.

1065. Have you any further observation to make on the specimens you have brought with you?—Nothing further than upon the general want of information which we find. My preceding remarks are not limited to printing, but apply generally to interior decoration.

1066. Is there any want of talent among those who, like yourself, pursue this branch of trade?—I apprehend not.

1067. It only wants free scope given to it, and proper instruction?—Exactly, they want opportunities in early life to make themselves generally acquainted with the various proportions of the human form, animals, architecture, and especially botany and the principle of combining colours to form pleasing effects.

1068. You have never been in France, have you?—No.

1069. Then you form your opinion, not from having been in France, but simply from the works you have seen, both English and French, in this country?—Exactly; and the deficiency I find for want of such public instruction as I apprehend might be given to all branches with success.

1070. With regard to the decoration of rooms, or any other subject of the kind, do you wish to express any opinion you have been induced to form?—No; we find constantly that there is a person who must be consulted in the decoration of the room, and it is very important that that person should have the information which I state is wanting in England with regard to true taste and fine combination in the colours and design to be employed.

1071. Then the principal deficiency is the want of correctness of drawing?—A want of an easy and correct mode of obtaining the knowledge of it.

1072. The want of knowledge of perspective?—Yes, as applied to decorative works.

1073. The want of knowledge of architectural drawing?—Yes.

1074. And what other head?—The want of knowledge of the principle of colouring; we have no certain principle to go upon; all these advantages may

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be obtained in England at present, but at a great cost; they are not attainable by those whom it is necessary should have them.

1075. In the practice of their trade?—I mean in the general use of our business; there are works of art, engravings and works of great merit which will never come under our observation, although we know they are in existence, and would be of invaluable assistance; they are in the libraries of architects and men of superior fortune and talent, and we have no access to them, which, if we did have, by means of a public institution, the general taste would be wonderfully improved and extended; it furnishes able men to direct the student, and is a repository for fine examples of art.

1076. You believe the general labour in a paper-hanging manufactory is inferior to the French manufactory?—It must be.

1077. And therefore it is desirable that the journeyman manufacturer should have a degree of information which our journeymen do not possess?—An intelligent manufacturer, I apprehend, at the head of a business of this kind, would give to his foreman and principal workman opportunities of obtaining that extended knowledge which might be obtained in England through a public institution; he would make a point of doing so for his own advantage.

1078. Provided there was a place open for their instruction?—Yes; now a botanical garden would be of the highest value; for there is scarcely any thing where, in some form, botany is not introduced, and the more extensively you are acquainted with it the better; you get more beautiful lines, more original effects and finer forms than you do by any other means; and the same with foreign birds; occasionally you have fine birds and colouring to introduce, and where you have an opportunity of studying them at your leisure from nature, you can, when required, introduce them and other subjects with facility. We find no colouring equal to that of nature; the illuminated missals are also applicable to our business.

1079. You want extended power of observation by facility of access to every work of the kind which you describe?—Yes.

1080. And that would draw out a great deal of talent which is now not drawn out?—Yes; I apprehend superiority in all branches; we should be able to amass a stock of ideas to be combined and varied as occasion might require.

1081. Would it be a great advantage to you to have the means of studying the drawing of birds from nature itself in the museum, &c.?—Yes, it would; and it would be still an increased advantage if we were allowed access to it early in the day; I can avail myself of no advantage unless it is before breakfast.

1082. Now, with regard to the British Museum, supposing you could have access in the summer from six to eight, in order to design from any of the statues of marble or friezes there, would or not that be a great advantage to you in your trade?—It would; it might be a very great advantage.

1083. If it were open to you to pursue information and acquire knowledge at a time that you could beneficially spare it for that purpose?—Yes.

1084. In the morning and also in the evening?—Yes; but in the evening with less advantage.

1085. Then if it were so open to you, you would go there in fact?—Certainly.

1086. And you apply that generally to other collections of art in which your ideas might be assisted in general?—Yes.

1087. And do you conceive that your observation applies to other persons in the trade as well as to yourself?—To all situated as I am.

1088. You are so engaged throughout the day, that it would be an essential benefit to you to visit these galleries and places or public institutions in the morning or the evening?—Yes, morning or evening.

1089. Have you ever made any application to the trustees of the British Museum with a view to being admitted early in the morning in order to study the antiquities, &c.?—I have not; I have not had occasion to apprehend it was necessary. But supposing that I had had a series from the Elgin Marbles to execute [*alluding to the drawing before shown*] in a gentleman's house, then it would have been of the greatest importance to me.

1090. Then supposing you were to have an order for paper with the design you have put in, being a design taken from the Elgin Marbles, you would then find

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find it a great advantage to have an opportunity of frequenting the museum early in the morning?—Yes.

1091. And should you in that case make application to the trustees for permission?—As it now stands, I should certainly, though I do not apprehend it would be granted.

1092. Have you ever turned your attention to the embossing or ornamenting of leather in lieu of paper for rooms?—Yes, but without success.

1093. Have you ever seen any specimens of ancient leather so embossed and ornamented?—Yes, I have, many.

1094. Is it an art at all followed or understood in this country at present?—Not to the extent that it was, not for rooms; it is merely for the backs of superior books, and various things of that kind, but to no extent.

1095. It used to be made in this country for rooms, did it not?—No, principally in Holland.

1096. Upon the whole, is paper-hanging increasing?—The taste for superior decoration is increasing; in noble rooms it is the style and whole effect that mark our taste, not merely the paper.

1097. Is its consumption increasing?—The consumption was always very large, but I think the taste wants more general improvement with regard to the adaptation of the patterns, the arrangement of the paper and its embellishments, a particular always attended to by the French, than in the execution of our ordinary bed and sitting-room papers. There is not sufficient knowledge among the master paper-hangers as well as the inferior workmen, the persons who direct the work; there is not that taste there should and might be, by more widely diffusing a knowledge of the beautiful effects to be produced by combination of colour.

1098. And you are persuaded that the more general knowledge of the artist would tend very much indeed to increase the consumption and improve the arrangement of all these domestic embellishments?—Yes, not only with respect to the executors of the work, but those who propose to have it executed; with the general public there would be a better taste.

1099. Are there any other points on which you wish to observe?—I am not aware of any thing further that I can add beyond the idea that a gallery for exhibiting works of original design would be an advantage.

Veneris, 21° die Augusti, 1835.

WILLIAM EWART, ESQUIRE, IN THE CHAIR.

James Skene, Esq.

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James Skene, Esquire, called in; and Examined.

1100. WHAT are you?—I have been secretary to the Board of Trustees for the Encouragement of Manufactures in Scotland since January 1830, and am also secretary to the Royal Institution for the Encouragement of the Fine Arts in Scotland.

1101. Have you had any opportunities of acquiring information with regard to the advantage which manufacturers may derive from an increased knowledge of the arts of design?—My opportunities in that respect have been during the greater period of my life; I was educated abroad, and stayed in one of the foreign academies of design for three years, when a young man, and since that period I have been about ten years in different countries, and being fond of art myself, I have paid considerable attention to that subject.

1102. Will you state to the Committee when the Board of Trustees was instituted, and what is the constitution and object of that board?—The Board of Trustees was instituted at the time of the Union of England and Scotland; in consequence of some alteration that took place in the customs and duties connected with the two countries, a sum of money became due by England to Scotland, payable to different establishments and different individuals. The surplus of that

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sum was appointed by Government by the 15th article of the Treaty of Union to be employed, in all time coming, for the encouragement of manufactures in Scotland. That was the first establishment of the Board of Trustees in the year 1807; at that time an annuity of 2,000*l.* was appointed to be paid for seven years to the board. That was the first grant. The board, nevertheless, was not established till the year 1727; there came to be accordingly arrears of that 2,000*l.* for seven years, which made 14,000*l.*, which was then paid to the board, as also a sum of 6,000*l.* of further arrears after the annuity had been made permanent, and laid the foundation of their funded property. The grant of the 2,000*l.* was then rendered perpetual, and they have ever since received that sum.

1103. What is the whole amount they receive?—Various alterations have taken place in their proceedings, and their funds have been considerably augmented; some of their funds being in the public securities during the war, and exceedingly well managed, considerable savings were obtained by that means; so that now their funds consist, in the first place, of the annuity of 2,000*l.* payable by Government; they have the sum of 30,000*l.* at present in the hands of the Water Company of Edinburgh, for which they receive the interest; they have 15,000*l.* in the hands of Mr. Innis, of Lochalsh, also yielding interest; they have a sum of 1,000*l.* in the hands of the town of Edinburgh, which at present yields no interest, as the town is bankrupt. They built the Royal Institution, a large building in Edinburgh, for the purpose of accommodating different learned bodies there; the Royal Society, the Royal Institution for the Encouragement of Arts, and the institution for antiquities (the Antiquarian Society as they call it), and also for the accommodation of the board itself; they receive rents from those other societies which amount to the annual rent of 740*l.*: that constitutes the fund.

1104. What is their annual income applicable to the purposes of the board?—

[*The Witness delivered in the following Paper:*]

PRESENT STATE of the FUNDS and EXPENDITURE of the BOARD of TRUSTEES for MANUFACTURES in *Scotland*.—*J. Skene*, Secretary.

THE Board of Trustees for the Encouragement of Manufactures in Scotland derives its origin from article 15th of the Treaty of Union between England and Scotland, in terms of which a sum having become due by England to Scotland, as an equivalent for certain alterations in the respective revenues of the two countries, a portion of that sum was converted into an annuity of 2,000*l.* redeemable by Parliament at any after period, by payment of 40,000*l.* This annuity, or its redemption price, to be employed in all time coming for promoting the fisheries and manufactures of Scotland.

The annuity having been allowed to remain in arrear, until the Board of Trustees was actually constituted in the year 1727 (13 Geo. I. c. 26. 30.), the arrears being paid up, gave rise to the funds now in the hands of the board, and to which subsequent additions were from time to time made by savings, the advantageous sale of stock in the public securities, and of property purchased at a low rate for the purposes of the board, and afterwards sold to very great advantage.

A further sum of 2,956*l.* 13*s.* 8*d.* was granted by Parliament under the Acts 10 & 27 Geo. III. for promoting the growth of flax and hemp in Scotland, but this sum has now been withdrawn by Government; and a further reduction of the funded property of the board took place, by an order to pay out of that fund the sums of 8,000*l.* to the Botanical Garden, and 1,000*l.* to the Astronomical Institution of Edinburgh.

The present state of the fund, of the burthens affecting it, and of the sum remaining for carrying on the purposes of the board, are as follows:—

	£.	s.	d.
1. The annuity, payable in discharge of equivalents due to Scotland	2,000	–	–
2. £.30,000, bearing interest, 3½ per cent.	1,050	–	–
3. £.15,000	525	–	–
4. £.1,000 in the hands of the Town of Edinburgh, not yielding interest at present	—		
5. Rent of the Royal Institution, built out of the funds of the board	740	–	–
£.	4,315	–	–

The

The Fund is burthened as follows, by grants ordered by Government:—

	£.	s.	d
1. To the Royal Institution of Arts	500	–	–
2. To the Agricultural Museum	300	–	–
3. To the Horticultural Garden	200	–	–
An annual sum, payable as compensation annuities to Stamp-masters deprived of their offices, by repeal of the Linen Acts	1,076	–	–
The Drawing Academy, including feu-duty of ground	430	–	–
Further expense in coals, lighting, taxes, repairs and contingencies	230	–	–
SALARIES to Officers of the Board:			
The Secretary £. – – –			
First Clerk 420 – –			
Accountant 240 – –			
Allowance for house to ditto 50 – –			
Messenger 50 – –			
	760	–	–
For new casts and other expenses attending the gallery			
Sum left for promoting the objects of the board, and covering incidental expenses	719	–	–
£.	4,315	–	–

N.B.—It is to be observed that the annuities to Stamp-masters, as most of them are men of advanced age, will progressively fall in for the benefit of the funds of the board.

1105. What means have been taken by the Board of Trustees to extend the knowledge of the arts, principally of designs, among the people of Scotland, particularly the manufacturing population?—The principal means which the board have followed for that purpose has now been in operation for about seventy years; about seventy years ago they established a school for drawing, being aware of the advantage which foreigners possessed over this country as teachers of design at that period; they got a person of the name De La Croix, a Frenchman of considerable skill, who set that institution a going; it was for the accommodation of forty pupils taught by one master, and the pupils are admitted gratis. They offer specimens of their capacity and certificates as to character to the Board of Trustees, and they judge of those who are to be admitted, giving the preference to those who seem the most deserving of it. It is an establishment which very soon rose into great repute in the country, and has continued exceedingly successful ever since.

1106. Has the number of pupils increased?—The number of pupils has not increased; it still remains the same establishment, with only one master. It has been managed since the period of its first establishment by a series of very eminent teachers. The person who now holds it, Mr. William Allen, is the first artist in Scotland. The board contemplates extending it, and they are at present taking measures for that purpose. Hitherto it remains on the same footing, only forty pupils, but so great is the demand of the public for the extension of it, and so high does it stand in their estimation, that although there are about four or five elections of pupils in the course of the year, there generally are at least ten candidates for every single vacancy that occurs, and it comes to be a matter of very disagreeable administration to the board to reject so many young men from having instruction in the art of design, when they seem desirous to obtain it.

1107. Do these young men afterwards devote themselves to that part of designs connected with manufactures?—They are principally engravers and statuaries, also artists, coach-painters, house-painters and manufacturers; persons of that kind.

1108. Do you happen to know whether Mr. Wilkie was educated there?—I believe there is not an eminent name in the history of art connected with Scotland where the individual has not been educated at that academy. It has produced the most eminent men, either as artists, engravers, or as connected with any of the corresponding professions; in fact it has done a world of good to the country.

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1109. Do persons recommend young men for introduction to that establishment from the distant provinces?—O yes, from every part of Scotland.

1110. Will you state how they are selected?—They produce specimens of their talents for drawing; they produce certificates of their good character; the board is very particular upon that subject: also if they are apprentices they produce certificates from their masters that they will give them the means of attending, and then all these are examined by the Board of Trustees; and that young man whose name perhaps they are ignorant of, but that young man whose qualifications seem best, is the person elected. The only preference they seem disposed to give is to the younger classes of them in preference to older ones.

1111. Do you know if Mr. Wilkie was educated there?—Certainly he was.

1112. Any other engraver do you recollect?—Mr. Barnet, Mr. Wilson, Mr. Allen himself; in fact all the artists of any eminence connected with Scotland have been educated there.

1113. This school and the Royal Institution are at Edinburgh?—Yes.

1114. Have there been any subordinate schools in any other part of Scotland connected with the Board of Trustees?—The Board of Trustees established a branch school for the express purpose of teaching the pattern drawing for table-cloths, diaper and matters of that description, at the town of Dunfermline; it was upon a particular system, and the board engaged to give fifty pounds a year to a master, provided the manufacturers of Dunfermline would contribute an equal sum. They did so, and that school was in operation for a good many years; I do not exactly recollect the number of years, but for a good many years, and was exceedingly beneficial, and in fact was one of the great causes, in conjunction with the encouragement of premiums for the best articles of manufacture given annually by the board, of raising the establishment of linen manufactures in the town of Dunfermline. Last year the manufacturers declined contributing any further to it, because it had been reduced to a few only, who contributed their proportion, and these few, two or three of the manufacturers, said that the burthen was too hard upon them, and they could not contribute any longer, wishing the board to advance the whole sum of one hundred pounds. That was incompatible with the idea the board had of ensuring the establishment which they fostered, being one beneficial to the manufacturers themselves, that they themselves should give the whole sum, and therefore they declined giving it, and that school has accordingly fallen.

1115. Then the contributions from the manufacturers fell so low, that the board would not contribute their proportion?—Yes.

1116. But if the manufacturers found it advantageous, why did they discon tinue their contributions?—They found it advantageous, but the whole body o them were disinclined to contribute to it. There were two or three who continued to contribute to the last, but they found 50*l.* a year was more than they were disposed to give. The master could not undertake it under 100*l.*, and the board was not inclined to give above 50*l.*, which they originally proposed.

1117. Has any school been substituted for that of Dunfermline?—None.

1118. Not by the inhabitants themselves?—No.

1119. Have there been any schools established at Glasgow, Kilmarnock or Paisley, or any where there?—Not that I am aware of.

1120. Do you think they might be established with advantage?—I think with the very greatest advantage.

1121. Has not the shawl trade somewhat decreased at Paisley and that neighbourhood?—The shawl trade rose to a very great height till about a year ago, when considerable failures took place among those engaged in that trade; they attribute those failures to the introduction of the French shawls; whether that is the case or not I cannot say, but they are not now so flourishing as they were years before.

1122. Do you know whether the superiority of the French shawls has resulted in any respect from the superiority of the patterns or of the designs?—The designs of these shawls are almost confined to the Indian patterns; but I believe it is the general opinion that the French have exceeded even in that respect the English in their patterns, because they have turned their attention to it in a more efficient manner. There is a school at this moment in Paris, where about seventy pupils are instructed expressly in that particular branch of shawl pat-

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terns taught by a person who has written a pamphlet on the subject; and I believe the price of their shawls is under that of this country.

1123. There is no school at Paisley then, is there, connected with the shawl trade?—I am not aware that there is.

1124. Can you tell whether the Mechanics' Institution there give any instructions of the kind?—I am not aware; but the Board of Trustees, being aware of the deficiency in that respect, has now sent an exceedingly clever artist to Paris, for the purpose of gaining information upon that subject, whom they mean to introduce to the academy at Edinburgh, and to establish a class for that especial purpose, not for teaching shawl patterns alone, but patterns in general connected with manufactures.

1125. You have stated that it would be an advantage to have branch academies established in the different manufacturing towns in Scotland?—So far as my judgment goes.

1126. What do you think would be the best footing for establishing those?—It appears to me that the best footing to establish those would be to have a system of instruction; a centrical establishment upon a regular system, which should not be deviated from in any respect; I have not any doubt that in a very short time a number of students would be raised in that centrical establishment, who might then be sent to the different parts of the country where they might be required, and establish branches in communication with the centrical establishment, and under the same regulations and the same superintendence.

1127. You would have a central school?—Yes.

1128. That at the same time would serve not only as a school for instruction, but also a kind of *haut ton* for the most recent improvements in all the different combinations of art connected with manufacture?—Yes; I should be disposed to extend it pretty far in that respect, particularly to make it an establishment of different classes. One of the great defects in the mode of instruction in this country is, that the first branch of art, namely the fundamental one, is that which in this country is neglected; that is what is called drawing from the round; it is, in fact, the rudiments of design, the most indispensable, although the most neglected; except the Royal Academy and that academy of the Board of Trustees, I am not aware any other teacher of drawing does really adhere to that system which I know in French academies to be the only system that is taught, because they conceive, and it has been the opinion, I believe, of artists for many generations, as well as the old masters, that that is the only species of study which is requisite to form an artist. If he has once acquired a knowledge of drawing from the round, or drawing from objects of beautiful outline, and containing means of light and shade, that he is enabled then to turn his talent to any of the branches that he may require without any further instruction. In this country we seem to take a secondary part of it; to take instruction in a more advanced part, and neglect the rudimental part.

1129. And, in fact, is it not true that in correctness of drawing the human figure, and in the knowledge of proportions, we are very deficient?—Very much so in general; and on that account I would make it a rule of that establishment, that the first class should be that one in which instruction is given in chalk drawing on a large scale from the round, having a series of second classes where the different branches connected with the useful arts were taught, which covers very many; architecture and all other branches connected with the useful arts, ornamenting, decorative, house-painters, and so on.

1130. And in an establishment of that kind you would not only make the fundamental principal (correctness of design) the object, but also what may be termed the perspective in botany, and those things which are connected with certain sciences which may be called positive parts of art?—Yes; and it appears to me a very little instruction, perhaps a few lectures, on this, as far as it is applicable to the useful arts, would be sufficient; that is, on anatomy, chemistry, optics, with reference to colours, and botany. It appears to me there is a very great defect in general in our patterns, in botanical accuracy, where flowers are introduced; the foreign pattern-drawers are uniformly correct; our pattern-drawers very seldom so.

1131. Would you sub-divide your institution in another way?—Yes; I would have a third class for the higher branches and for the purpose of artists; but that confined alone to men whose object in life was to be artists.

1132. But in such an institution as that, would you not have a certain sub-

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division of instruction, so that pupils coming there, and wishing to devote themselves to the study of casting in bronze or in iron, or studying modelling silver, or turning themselves towards pattern-drawing on cotton or on silk fabrics, might have the means, after a certain time, of turning their undivided attention to any particular branch of that kind?—Yes, comprehending the requisite acquaintance with the manufacture itself.

1133. So that they might go out from the institution, having chosen that division of the subject most suited to their capabilities; they might go out as manufacturing artists, to accomplish the particular object which they felt themselves most particularly qualified for?—That is my view; and the purpose I should have in dividing it into classes would be this, to in fact repress an error which those academies are exceedingly liable to fall into, and which the academy of the Board of Trustees in Scotland has already fallen into; that is, of neglecting those parts of the study which apply to the useful arts, and dedicating their attention alone to the higher branches; in fact, making all the pupils study as artists, and not as men to pursue useful branches of occupation.

1134. In fact, is it not true that it is an exceedingly dangerous thing to pursue, in such institutions, those portions of art which may be said to be connected with individual taste or individual genius, since the tendency of so pursuing them must be to neglect those portions of art which are positive and true, and founded upon unvarying principles of art?—Yes.

1135. How would you propose to prevent the tendency that you have described?—I consider that the division into classes might produce that effect, because, if the first class is imperative that no pupil could enter the academy without going through a course of that first class, then he would be enabled to turn his talent to any branch of design he might choose; he may then quit the academy. If he chooses to follow out the pursuit to the highest branches by the recommendation of the master, he may be permitted to do so; but it has been experienced in those academies in Scotland, that many pupils who come there with a view towards the useful arts have quitted it and become artists themselves.

1136. And do you think that that has gone too far?—I think a great deal too far.

1137. And do you think that the sub-division into classes would be sufficient to correct that?—With precise rules on the subject, which should not be deviated from either by the master or the pupil.

1138. What do you reckon would be the expense of such subordinate drawing-schools, and how might it be defrayed?—It appears that the expense of that academy in Edinburgh, where forty pupils are taught, is exceedingly moderate; the master receives 150*l.* a year, and there is an officer receiving 50*l.* a year; and with taxes and lighting and fire, and so on, there are some other expenses, but of no great importance, and that is the whole amount of it.

1139. Supposing subordinate schools were established at Glasgow, Paisley, Kilmarnock, and other manufacturing towns in Scotland, what expense do you reckon they would be attended with?—I should conceive that a sufficient master would be found at 100*l.* a year, to carry on the establishment.

1140. Might it do for a master at certain times to make circuits through the manufacturing districts, and give instructions for three months, or some such period?—I rather doubt that; drawing requires a little time.

1141. You think it would require a continuous master?—Yes, although it does not require very great labour on the part of the master, it still requires a certain degree of superintendence, that he sees what the pupils are doing; but it appears to me, the more numerous an academy is, the more advantage the pupil derives from it, because he improves by what he sees his neighbours doing; it does not require much labour on the part of the master, but it requires a person to be able to correct where errors occur. In that school of forty pupils I have not any doubt that at any period six or eight might be drawn from it perfectly capable of teaching the art of design.

1142. Then you think instruction should be local, or fixed in certain portions of Scotland?—It appears to me so.

1143. Do not you think it very desirable, on the supposition that these establishments were formed and connected so with the mother establishment in Edinburgh, that publicity should be an essential ingredient of all their proceed-

ings, and the state of the school, the number of pupils, and accounts of the funds should be annually laid before Parliament?—Clearly; I think that would be attended with the greatest possible advantage; it would interest the public on the subject, and the interest of the public is very much wanted.

1144. Are there reports annually made by the board?—Reports are made to the King; that is to say, to the Treasury. They are not made to Parliament at present, but they might easily be extended to Parliament.

1145. Has any thing been done for pattern-drawing in Scotland by the Board of Trustees?—The board established prizes for pattern-drawing in their academy, and a good many very creditable specimens have been, within two or three years, produced; but there is one deficiency there, which shows the necessity of teaching for that matter, which is this; that many of those patterns that were exceedingly beautiful, were not altogether adapted to the operative part of the manufacture; the persons were not conversant with looms, not conversant with manufactures in fact, and therefore they require the means to be provided of having recourse to a master who can instruct them in the working of the fabric, whatever it may be, to which their pattern has been employed.

1146. In fact there may be said to be a peculiar intermediate branch between the original design and the invention of that design in the manufacture, which should have separate instruction of itself?—Yes; but it does not appear to me that it is necessary to be an intermediate branch, because the artist may himself be instructed in that matter.

1147. In France the workman is more an artist than in this country?—The system in France is very different from this country, because in France the artists of the first eminence employ their time, and make it the most profitable part of their employment, in pattern drawing, and they are paid a very high price by the manufacturers. There is a legislative protection to their work, which in this country we have not, and yet it is of great importance; so that for a year (I believe that is the period) both the manufacturer and the artist is quite sure of his pattern not being pirated. It appears to me, that some legislative interference in that matter would be almost necessary to go hand in hand with any establishment for encouraging the art of design amongst the middle class of society in this country, that they may be protected in the production of their genius; otherwise neither the manufacturer can afford to risk the loss of the pattern, or to pay a large sum for the pattern which he may lose, nor can the artist risk it.

1148. And would it not be desirable to draw certain distinctions in the degree of protection to be given; some articles requiring one period of protection and others a shorter period?—I believe that is the system in France.

1149. And is it not also desirable that there should be a tribunal, before which a speedy and a very cheap remedy should be given in cases of piracy of patterns?—I am not quite conversant with the French system; I do not know how it is administered; I know that it exists, and answers its purpose.

1150. But, on general principles, would it not be exceedingly desirable that a speedy and cheap remedy should be given to the inventor of a design?— Clearly; and that should be perfectly cheap; a small sum to be paid for the right of proprietorship.

1151. Not only would you have an adequate tribunal, but you must also have some satisfactory mode of identifying the design?—Yes.

1152. Have you turned your attention to the best means of doing that, by registration, or by mark, or any other means?—I have thought on the subject; I am not altogether prepared to give a specific answer to that question at present, because it is one requiring some consideration; but I do not see any difficulty in devising the means of doing it.

1153. You have not turned your attention to the propriety of establishing any system, local or central, or a combination of both, for the registration of such original designs?—I have thought on that subject also; I think if any thing of the kind is done by Government, of extending the copyright law to those smaller periods, that it would require to have means of registration in the different portions of the United Kingdom, at all events in the metropolises.

1154. Has any thing been done to improve the knowledge of colours; do you think those engaged in manufactures in Scotland require improvement in that respect?—It appears to me that one thing in which the British manufacturer is most

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deficient is that of a knowledge of colours; at present, as far as my acquaintance with manufactures goes, I believe they copy entirely their patterns from France; in doing so, if they introduce any alteration into them they often spoil them; and it is a matter which is not a very difficult one to obtain a knowledge of, the theory of colour; but it is one which appears to me a very singular circumstance that it is not sufficiently attended to, because we know quite well that any deviation from the regular established and fixed rules of harmony of colours produces the same effect to the eye as any deviation in music from the harmony of notes. It produces an equally bad effect; and in placing our manufactures or fancy goods along with French fancy goods, it has often struck me as a remarkable circumstance to see how very little those rules which are exceedingly simple, are attended to in the English copies. That was my reason for suggesting a lecture on that part of the subject, on optics, in fact on colours, at those schools; for the rules are simple, but quite necessary to be known to any person who has occasion to place colours in juxta-position.

1155. Are the French dies superior to ours?—They seem to me to be very much superior.

1156. In brilliancy or permanency, or both?—In brilliancy; as to permanency, they have two species of them, permanent colours, and colours not permanent. The one is sold at a much less price than the other; and I believe a great deal of their goods which are exported are not permanent in colour. The Swiss are also very superior in point in dying.

1157. Do you think the Board of Trustees would be able, with their present funds and means, to establish such schools in the manufacturing districts of Scotland?—The funds of the board have been very much reduced this last year; they are now exceedingly small, but they are at present engaged in measures for the extension of that very object, because it appeared to the members of the board that that was the most essential requisite for the improvement of our manufactures, because it is obvious to every one, that, in point of excellency of workmanship, the British manufacturers have risen to the highest pitch; it is only in the taste of design in which they are deficient; therefore the Board of Trustees have particularly directed their attention to that subject, as their funds have been so much reduced that they do not see they have the means of doing much else.

1158. Do you think it probable that something will be done by the Board of Trustees in the course of a few months?—In the course of this ensuing winter I expect that a good deal will be done on the subject.

1159. Would it not be very desirable to connect institutions of this kind directly or indirectly with botanic gardens, so that the pupils might have the means of studying flowers, and acquiring a correct knowledge of natural flowers?—Yes; I know that the French pattern-drawers have the flowers before them. I believe, in this country, when they do make patterns, which is not very often, they take any book of travels containing flowers, which may or may not be correct; but I know the French artists copy from the flower itself, and that, being in the hands of skilful persons, it is always botanically correct.

1160. Might it not be desirable, if it were possible, to create some connexion between such institutions and botanical gardens?—I think it decidedly of importance.

1161. Has that ever been proposed?—No, I never heard of its being proposed.

1162. How many lectures on botany do you think would be necessary for artisans?—I cannot say exactly the number, but I should think very few; it depends on the person giving the lectures; the subject may be concentrated; all that is requisite for the useful arts may be concentrated so as to be delivered in a very few lectures.

1163. Should you think, generally speaking, that there would be any objection on the part of botanic garden institutions to allow such connexion to exist between institutions connected with arts and botanic gardens?—I should think not, as far as Scotland is concerned; the botanic garden is in a manner under the control of the Board of Trustees, who of course might, if it were requisite, insist upon that.

1164. Might it not be possible to connect institutions of this kind, not only with botanic gardens, but also, to a certain degree, with institutions in surgery; for

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for instance, anatomy and other branches; do not you think it would be desirable, if it were possible, to unite institutions of this kind with other institutions connected more particularly with science and art?—I can have no doubt as to the beneficial effect likely to result from it; how it might be brought about, I am not quite aware, except by employing persons; there are only professors; I am perfectly persuaded of the advantage that would arise from it.

1165. Do you think, on the whole, that there has been an improvement of late years in Scotland, both in patterns and in dying?—Yes, I think the improvement in matters of taste in general has been very remarkable in Scotland within a few years, and in dies there has been a very great improvement; since the Board of Trustees have given premiums for that special purpose, there has been a very conspicuous improvement. In patterns the improvement has also been obvious, but not so very great as yet, because there is no instruction given in it; the young men who present these specimens of drawing are left to themselves, and they frequently go wrong in many particulars; it appears to me there is a great deficiency in the want of instruction.

1166. Are any lectures given on that subject?—None.

1167. Would you state what is the extent of the prizes given by the Board of Trustees?—The Board of Trustees give 24*l.* a year to be divided into prizes for the young men. There are six prizes for ornamental drawings, and six prizes for drawings from the round. The young men produce the first and the last of their performances during the season, in order that the board may be able to compare their progress; and these are kept in the possession of the board, not returned to the young men. They are also exhibited to the public.

1168. Would you state what prizes are given by the Board of Trustees for improving manufacturers' patterns?—These are very numerous, and vary from year to year according as the state of manufactures and the state of the demand for manufactures seem to require, also according as it appears to the board that there are particular branches of manufacture which might be conveniently and advantageously introduced into the country; therefore the premiums which they have offered have varied from year to year. Their principle is, that they shall not continue to give premiums for a longer period for the same purpose than what is quite sufficient to introduce it; when once it is introduced they suspend the premium, because they consider that if it cannot maintain itself after that it is not worth encouraging.

1169. Will you state to the Committee for what subject of arts they have chiefly been given?—Formerly there were a great many premiums given for the purpose of the linen manufacture; these have now been suspended. There are many premiums given for the woollen manufacture; for all the branches of that manufacture. Within these two or three years the board have particularly turned their attention to matters connected with woollen manufactures, to the branch of carpet manufacture; and they have been the means of very much extending that branch in Scotland by the introduction of three or four new descriptions in the branches of manufacture which never were known in the country before, never practised in Scotland at least, and which have been most successfully introduced, and are now rising into great reputation. They have also turned their attention particularly to the subject of the shawl manufacture; a number of their premiums were dedicated to the shawl manufacturers; and, amongst others, being aware of the disadvantage which the shawl manufacturers were exposed to from drawing the yarn used in that manufacture from France, and from France alone, because it was only there where it could be spun, the Board of Trustees offered a high premium for the introduction of the art, and have succeeded in introducing it; and it is now established in Glasgow and Leeds to an extent which I believe now supplies the market as quickly as the French agents did, who do not come now to this country for that purpose.

1170. What was the amount of the premium?—The amount of the premium was 300*l.*; it was the largest premium which the board ever offered for any subject, and they consider they have done a very great benefit to the country in having succeeded in that scheme.

1171. What is the nature of the improvement that has been introduced in carpet manufacture?—They have introduced the system of making carpets in imitation of Turkey carpets, because they are made of coarse wool, which is more suitable. Their view was the consumption of Scotch wool, which is coarse wool compared with the wool of England, Saxony and other countries; the

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view of the board was to extend the market for the Scotch wool, and therefore they introduced the manufacture of Turkey carpets, which has been exceedingly successful, and has very much increased the consumption of that staple of Scotland. They then extended it to the Persian carpet, which is a different fabric also, and that has also been successful; there are a great many looms now employed solely upon these branches. I cannot altogether say, but I believe the carpet manufacture has very much increased in consequence of the introduction of all those different branches. They introduced also the tapestry mode of making carpets in imitation of French carpets; they also introduced the making of carpets from cow-hair, which is an article that formerly was not used in any shape but in that of mixing lime; in fact it was of no use.

1172. When was that introduced?—That has been introduced two years; the premium was offered about three years ago; the yarn was spun generally in the gaols and correction-houses, and those sort of places, by the people who were there, and carpets have been produced of exceedingly good workmanship, and very useful for many purposes, particularly for shops and for lobbies, and purposes of that kind. It is a coarse manufacture, but a very useful one.

1173. Is it peculiar to Scotland?—Altogether peculiar to Scotland; the idea, in fact, occurred to myself; I had seen the use of cow-hair in making rugs and things of that kind in Flanders; and I suggested that improvement, and it has been adopted.

1174. But does not this improvement rather apply to the texture than the design?—The texture entirely; the design is that of the Turkey and Persian carpets, but that has improved the art of design a great deal, because, being a new subject, the artist has bestowed a good deal of attention on the subject.

1175. What is the difference between the French and Scotch designs for carpets?—The French design is what is called tapestry carpets, which has also been introduced into Scotland. The Scotch have now imitated that French pattern I think with very considerable success. Those require botanical accuracy above all things, because they generally are groups of flowers thrown down on a dark ground.

1176. And is there not a much greater variety of shades of colour?—Much greater; formerly in the Scotch manufacture, and I believe in the English also, they could not introduce above four colours, except by mixing the threads; except by mixing a thread of two different colours. I know that from a circumstance which was mentioned to me by a colour manufacturer in Scotland; he had arrived to the extent of introducing fourteen colours, or tints, which was conceived to be almost impossible; however he was a very ingenious man; his name his Whitock, and he set himself to work and he has very much augmented the number of colours now introduced into patterns. In that respect and in the circumstance of design, and the beauty of execution, I think he stands pre-eminent.

1177. Has any attempt been made to introduce what the French call velvet carpets?—He has done it, and very successfully, and has obtained a patent for that express carpet. He has sold the right of making that carpet, I believe to some English house.

1178. Does not that require a wool of much finer texture than what is generally used?—No doubt it does; Scotch wool is quite unfit for it.

1179. What is the wool they use for that, do you know?—I cannot precisely answer that question.

1180. Could you state what might be the prices given for some of the best Turkey carpets made in Scotland lately?—No, I cannot.

1181. Do not you think that a central institution might be of great service, not only in teaching designs and in collecting different designs, but also as a sort of depôt for any thing which might be new in any part of the world, and which might be collected as connected with arts and manufactures?—Certainly.

1182. For instance, the subject you just mentioned with regard to the wool, the premium given by your institution for the wool, which they could not have originally procured, but which they now procure from France; might it not be the object of such a central institution to acquire from all parts information of that kind, and to make their establishment a kind of depôt for all such information?—Yes, I think so.

1183. For instance, there is a mixture of gold which the Chinese often have to work in japan trays, and which we do not know of; it might be very advisable for such an institution, whether it was in London, or Edinburgh or Dublin,

Dublin, to make it one of its objects to collect such articles as those?—I have always been desirous for some years back to introduce something of that kind into the establishment of the Board of Trustees, but the diminishing of the funds entirely put an end to the idea. I had made some progress in preparing for an establishment such as the Committee has suggested.

1184. And in any report that should be laid before Parliament annually, the novelties of that kind introduced, and the activity therefore provided on the part of the institution, should be specifically mentioned in the report to Parliament; any new thing of that kind in which they had extended the means of improving our arts, in material as well as in design, might also be mentioned annually, as it would give a stimulus to the activity of the institution, mentioning that in the report to Parliament?—I think it would be attended with great advantage, because it would promulgate the existence of the thing, which otherwise is not known. In case I may have been misunderstood in what I said with regard to the wool which the board introduced as referring to the shawl manufacture; it was not the wool, which is the Thibet or Cashmere wool, which is in fact imported into this country, exported from here into France, there spun and re-imported into Great Britain; it was the art of spinning merely, which is a different mode of spinning, that the board introduced.

1185. Where is it spun in this country?—In Glasgow and Leeds. It is a patent manufacture, and the patentee is in Glasgow; he has disposed of the right of spinning to a house in Leeds.

1186. Do not they spin that in France?—In France they do. This is the French mode of spinning, and the French supplied our manufacturers entirely with that article; now, our manufacturers are supplied from home.

1187. Do you mean the wool of Thibet?—The Thibet wool; the Cashmere wool. As connected with the subject of spinning Cashmere wool, it may be worth while to mention that the same system of spinning is applicable to all the finer wools, the Merino wools and all the finer wools; and has, by this establishment recently introduced in Glasgow, been extended to all those fine wools; they not only spin those wools, but they begin to manufacture the finer fabrics for ladies' dresses, which were formerly imported from France alone; they now manufacture them in Glasgow in consequence of having obtained the mode of spinning the yarn.

1188. How far does the Royal Institution contribute to the improvement of the arts in Scotland?—The Royal Institution is now connected with the Board of Trustees, in consequence of an arrangement which took place about four years ago. Therefore the Board of Trustees have obtained access for their pupils to the library containing works on the fine arts, and every thing connected with that subject; they also have the privilege, for the pupils of the academy, of attending their gallery of pictures, and copying pictures there, and studying as they choose.

1189. Would you state what is the collection that the Royal Institution have of pictures, of casts, of engravings and of books?—The Royal Institution have no casts; it is merely confined to pictures; it is a private institution supported by private subscription, and they have expended the whole of their funds in the purchase of the pictures of the old masters, of a collection, not a very large one, but an exceedingly good one, of paintings, which is now open to the pupils of the academy of the Board of Trustees. The gallery of casts consists of about one hundred excellent casts of the finest works of antiquity; they have also the Elgin Marbles, and have received a number of presents and legacies of different works of the same character. They obtained the originals from Lord Elgin; a great many of the casts which he had taken at Greece of different buildings, which are now in the collection of the Board of Trustees.

1190. Are these galleries open to the public?—They are open to the public; to the artists always; to the public on certain days, but always to the artists, and always to the pupils of the academy at all times.

1191. How many of such open galleries have you in Edinburgh, galleries of art?—Only these two, the institution and the academy of the Board of Trustees; there is also the Scotch Academy, an association formed by the artists themselves, not yet a chartered society; and they have annual exhibitions of their own pictures.

1192. What open galleries or collections of works of art have you in Scotland

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land open to the public?—There is one at Glasgow; but I am aware of any other but that and the one in Edinburgh.

1193. Do not you think it very desirable indeed that such institutions should be formed?—I think most desirable.

1194. And that they should also be entirely open to the public as much as possible?—Clearly.

1195. Do not you think it very desirable that such institutions should not only be open in the middle of the day, when the rich can devote their time to the inspection of works of art, but as much as possible at early hours of the morning, and also the evening, when the labouring population may wish to go there, not only with a view to recreation, but also to instruction in their own art, as far as they are connected with art?—The only difficulty that occurs to me with regard to that is the want of light.

1196. But in the summer?—In the summer, certainly.

1197. And as far as it might be practicable, in the winter too?—It would entail some additional expense, but I do not see why that should be an obstacle to it. There would be some additionul expense for attendance. To the great facilities that occur abroad of exhibition of works of art, I attribute very much the proficiency that exists in foreign countries in the knowledge of design, and in the higher scale of taste that exists among the middling classes of society abroad, compared to what it is in this country, for here it seems to be confined to the higher class alone almost.

1198. Have you any exhibitions in Scotland for the exhibition of works of art, such as ingenious patterns and manufactures or ingenious specimens of weaving?—That intention was contemplated, but never has been put in practice.

1199. Was it from any disinclination on the part of the artisans to send works to such exhibitions that that intention was not carried into practice?—Not precisely; nevertheless I understand that there does exist an indisposition on the part of persons who have made inventions or improvements to exhibit them, from the circumstance that they are aware that they have no protection; that their invention and the property of their improvement is not protected.

1200. There is an exhibition of carpets and silks?—Yes, an exhibition of the competition goods for the prizes given by the Board of Trustees.

1201. Would you describe that?—The Board of Trustees for the encouragement of the manufactures of Scotland offer annually a series of premiums for improvements in different manufactures, also for inventions, should any take place. Those are annually exhibited to the public, and judges are appointed from among the manufacturers, who examine the goods and award the premiums. The circumstance that induces the manufacturers to attend very much to that, is that by obtaining the premium for their manufacture, they obtain the means of publishing, very much to their own advantage, the species of trade that they carry on; otherwise the premium is a very small one, and scarcely worth the while of a manufacturer to work for it.

1202. Have these exhibitions generally tended to improve the arts in Scotland?—They appear to me to have done a very great deal of good, so much so that within these five years they have progressively increased so much, that five years ago a very small apartment contained the whole; now the large picture-rooms of the Royal Institution are not sufficient to contain the goods.

1203. Have you turned your attention to the French triennial exhibition of works and manufactures?—The French Exposition? Yes, I have turned my attention a good deal to that; and a paper of mine, communicated in one of the printed reports of the board on that subject, gives a particular account of that establishment in France, and of the advantages derived from it.—[*See* Appendix, No. 1.]

1204. Do you think it is advantageous?—I think it is highly advantageous. Where it enjoys a very great advantage over any attempt in this country, is that the improvements of the year, and the inventions of the year, are by the French manufacturers expressly reserved for that exhibition, because they know that they are safe in producing their new design, whatever it may be.

1205. Are the specimens of manufacture exhibited in the institution taken away at once, or left there after they receive the premiums?—The period is but a very short one that the exhibition lasts, not above three weeks, and as soon as the premiums have been awarded by those appointed judges, the exhibi-

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tion is open to the public, with the prices stated on each article, and the goods are sold.

1206. For what period?—For about a fortnight; the first week is taken up in examining for the premiums, and then there is a fortnight for the public.

1207. Would it not have a better effect on public taste if they were left for a longer period in the institution?—I have not any doubt of it. There is a reason which has hitherto prevented the Board of Trustees doing so; they are desirous of doing so, but they have been prevented doing so, because these premium goods are generally bought by the trade in Edinburgh, and they are anxious to get them into their shops and exhibit them as fast as possible.

1208. Does the determination of the judges always give satisfaction?—Generally; I have never heard of any dissatisfaction in consequence of it.

1209. Do they extend to patterns as well?—Yes.

1210. Not only to the materials but to the patterns?—There are premiums for patterns of all descriptions, and for the manufactures also.

1211. And also for inventions?—And for inventions.

1212. And machinery?—There have been premiums offered for machinery; but there has not yet been any produced, because the inventor of the machinery is afraid to produce it.

1213. Could you ever trace the talent that has gained the premiums to the institution at which that talent has been instructed?—Almost always.

1214. Are you aware whether the manufacturing artists from Scotland have been induced to go to foreign countries to study?—I am not aware that they have, because they have not as yet considered the pattern-drawing as a trade; in fact, it is considered a trade, and a very important one, abroad; but it is not yet taken up by the Scotch artists.

1215. They have not gone to Bruges or different places on the continent, where they receive cheaper and more extended instruction in art?—I am not aware of their doing so.

1216. Or have any foreign artists come to settle as designers of manufactures in Scotland?—No, I am not aware of any.

John B. Papworth, Esquire, called in; and Examined.

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1217. WHAT are you?—An architect.

1218. Where do you reside?—At 10, Caroline-street, Bedford-square.

1219. You are very familiar with the interior decorations of houses, are you not?—Quite so.

1220. That is what you have principally devoted your attention to?—No, to architecture generally; and having a very great love for the art of ornamental design, I have paid very considerable attention to it.

1221. Do you consider that sufficient encouragement is given in this country to the art of general design?—No.

1222. What distinction would you draw with regard to the encouragement which is given to general design, and the encouragement which is given specially to painting, sculpture and architecture?—Painting, sculpture and architecture have a certain quantity of employment, for which they receive payment for its execution. Another branch of art, that is, ornamental design, is very little encouraged, because the manufacturer (not being protected from piracy), if he pays an artist a large sum for that which he performs, another person may very soon get possession of the design, and use it for himself, and therefore the first manufacturer gets little or no remuneration.

2223. Is the manufacturing artist well instructed in this country?—No; and I know of no public school of instruction for him in London.

1224. Is he as well instructed as on some parts of the continent?—He is not. On some parts of the continent he is well and publicly instructed; the manufacturers, in the working of gold and silver, and the ornamental works which relate to the embellishment and decoration of houses, have frequently been obliged to apply either to sculptors, painters or architects, and have been so furnished with designs, for which they have paid considerable prices, because they have not been able to find artists in general designs that could answer their purpose.

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1225. Then you mean that the manufacturer is obliged to have recourse to a higher scale of artist than he need have recourse to if proper instruction were given?—Precisely so.

1226. Is art, so applicable to interior decorations and to manufactures, cheaper in France than in those continental nations which have made this their object, than it is in England?—Considerably cheaper on the continent.

1227. Then you consider the defects in art, as applied to manufactures, principally derived from two sources, the want of instruction and the want of protection?—I think chiefly the want of protection, because there are a great number of clever artists in this country, sculptors, for instance, who would occasionally model a tablet, a frieze or some other work of art, would cast and sell the work in such numbers as would produce remuneration to the artist; but if he were now to let one such cast pass out of his hands, it would be sold probably about the streets in a week or a fortnight for 2*s.* or 3*s.* He is not protected sufficiently to allow him repayment for the work that he performs with so much care and study. In this country, if an architect wanted to find a modern vase, a modern tablet or a modern frieze of very fine art, he might therefore seek it in vain.

1228. Are the producers of these designs better protected abroad?—I understand they are.

1229. Have you ever devoted your attention to the best means of protecting inventions of this kind?—I have; a protecting law, as of copyright, would perhaps be the best means; but it is important that there should be a place with the means to teach ornamental art; a place of instruction that would also display examples of the very finest works, ancient and modern.

1230. Is it not the case that nearly all the good models are to be found in foreign countries?—Of modern art, yes.

1231. Then is it not the case that an architect or an artist has not sufficient time to devote to acquiring a knowledge of that art, before he finds it necessary to turn his time to account in the production of original works?—Yes; a student of course must first make himself capable to produce works of fine art, and much time and instruction is essential to this attainment. Then, if he were encouraged to proceed, by knowing he should be paid for that which he published, he would employ his talent, or it would find employment; but feeling he shall not be remunerated, because ornamental art is not adequately protected, he does not sufficiently cultivate it, and the public loses the benefit of his talents.

1232. But is it not the case, that the time and trouble necessary to acquire a thorough knowledge of the art, is more than professional men have the opportunity of devoting?—It is, certainly; if they had the same means in this country that they have abroad, it would be a saving of much time; I am alluding to the art of ornamental design, not to painting, sculpture or architecture.

1233. What are those branches of manufacture which create the chief demand for the assistance of artists?—They are the gold and silversmiths, manufacturers of ornamental furniture, of works in metal, carving, ornamental glass, in china, and in house decoration generally.

1234. How do these branches of manufacture obtain assistance from artists connected with manufacture, or do they go beyond that for assistance?—They frequently go beyond it; for superior designs they go for assistance to painters, sculptors and architects, but at a cost of expense to the manufacturer that has considerably lessened his demand upon those artists, and there have been but few others on whom he could rely.

1235. Do you consider that our designs in gold and silver are very much improved of late?—I think they are very considerably improved within the last 25 years, and from the employment of painters, sculptors and architects.

1236. Are we superior, equal or inferior to any foreign country, in our designs in gold and silver?—I think our classic designs may be considered equal to many of theirs, but we have not many eminent chasers in this country, and our castings in metal are therefore too gross in many instances.

1237. Do the silversmiths abroad resort for designs to artists of as great eminence as they are in the habit of resorting to in this country?—I am not sure of that; but they do resort to some artists of considerable eminence abroad, who have assisted the manufacturers occasionally; but I believe that has been more

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from works in art being executed immediately from their designs for their employers, and not from being employed by the manufacturer to design it for them; sometimes, however, the employer is the manufacturer.

1238–9. Now, the manufacturers of ornamental furniture, to whom do they have recourse for designs?—They generally employ a person who has been a carver, or some young man who has shown a talent for drawing in their way, and he is led on, bit by bit, without any public school of instruction, to put together certain ornamental parts, and thence to make new matters.

1240. Are they obliged to pay very high for designs also?—Yes, if they go to the higher branches of art for them.

1241. Do you know whether the French manufacturers of ornamental furniture pay high for designs?—I think not, when they go to professional designers for them.

1242. Therefore there is more art in ornamental furniture manufactured in France than England?—Yes, a great deal.

1243. In fact art comes down more into the manufacturing workshop in France than it does in England?—Considerably more; they seem to have an art of design in employment, perfectly in union with their manufactures; in fact, art dwells with manufacture more in France than in England.

1244. Do you make the same observation with regard to ornamental glass?—That is employed in but very small quantity; the changes are few, but in this country some changes have been made, and very important ones, by the assistance of the higher professors of art.

1245. Now, with regard to china and house decoration generally, do you also extend the observation you made as to the want of art being combined with manufacture, and forming a portion of it, to china and to the decoration of houses?—To both.

1246. Do you consider, that if the knowledge of art were more extended into the regions of manufacture, such as you have mentioned, that the demand would much increase for the articles which they designed?—I should think it would, considerably.

1247. And do you generally think that extending and cheapening art would extend also the demand for art?—I have no doubt of it; and, with regard to the prior question, I have reason to believe that our want of good designers and sufficient workmen, capable of executing the several ornamental works at a moderate expense, are the true causes why we get a great deal of that very old matter of furniture from abroad, which arrives in ship-loads, and which is adopted instead of new furniture, much to the disadvantage of our designers and our workmen.

1248. There is a class of artists called pattern-drawers employed by calico-printers, paper-stainers, silk manufacturers, carpet-makers, and many others, is there not?—There is.

1249. Do these persons show much originality of design and correctness of drawing in their patterns?—They do not.

1250. Upon what resources do they depend for the articles introduced by them?—They generally depend on the articles that are introduced into England from foreign markets, but this supply, readily obtained by manufacturers, sometimes supersedes artist-like employment altogether.

1251. Then the supply of these designs from foreign markets is the effect of the want of instruction in these pattern-drawers themselves?—Exactly so; if the Committee will allow me, I will put it in a shape that will make it rather clearer; I will imagine that a piece of silk is brought over to this country and is seen and looked at; the merchant approves and sends it to the manufacturer; the consequence of which is, there is no employment for a draughtsman or a designer for that piece of work, and the articles that are so introduced pass to almost every manufacturer, and shut out the employment of original designers.

1252. Have you had an opportunity of knowing what assistance the manufacturers principally want for their purposes; have you heard them complain of the want of any particular assistance they require?—They want, in every case that I have found, a protective law; if they had that, they would not need to despair.

1253. Do they require any additional information in design?—They are very desirous of having it; manufacturers lament exceedingly the want of adequate assistance for their purposes in design; judgment, accuracy of drawing, and in knowledge of and arrangement of colour; and they would readily pay, even

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for the best assistance, if the use of that which they pay for was by law so protected to themselves, for a reasonable time, that they might have reimbursement; but it has often happened, when a manufacturer paid for a good design, and (as for metal work) had the pattern carved at a considerable expense, intending to have it executed in silver or some other valuable metal, that from the dishonesty of his workmen, another person has forestalled him, by bringing out the same in lead or cast-iron.

1254. Then piracy in such cases is very common?—Very common; piracy is so common in works of art, even of architectural ornament, that artists will not execute a fine design on their own account, well knowing that as soon as they sell one plaster cast of it, they have no further hope of benefit, and thence the absence of original matter in vases, tablets, foliages, &c., of which England possesses few or none that are worthy of observation.

1255. Have you ever turned your attention to the best mode of accomplishing this protection?—I presume that it would be on the principle of patent-right, allowing every manufacturer a patent-right for a reasonable time, in proportion to the nature of the article that he produces.

1256. And then what mode of identifying the article for which the patent was obtained would you pursue?—It strikes me that it would be proper that certain competent judges should be established for the purpose of ascertaining the points of fact whether it is piracy, or whether it is not; but there are two sorts of piracy; for instance, a sculptor models a bust, with a Roman robe on the shoulders; some one gets possession of this, and publishes it altogether; that is a complete piracy. But another man will remove the robe, and substitute another piece of drapery; he then calls that no piracy; and there have been many injuries done to artists by that and similar circumstances in many branches of the arts, and in engravings particularly.

1257. An invention of that kind is, to a certain extent, protected by Act of Parliament?—Yes, it is protected as far as it applies to whole piracy; but partial piracy is sometimes followed, and I do not find that that is sufficiently opposed by any present law.

1258. Is not the remedy also given by Parliament an expensive one?—Yes.

1259. And the designers are deterred, in consequence of that expense, from protecting themselves when they otherwise would do?—Very frequently; and in consequence of the expense.

1260. Do you, therefore, consider it essential that protection in a cheaper mode, establishing the right of the original inventor, should be afforded?—I do.

1261. Would it not be a hardship, and rather injurious to art, to confine particular combinations of nature to the first person who might happen to have formed them?—I should think it would be so.

1262. That you do not extend your remarks to the first person who may happen to hit on particular designs?—No, but to the design and work together.

1263. Have you turned your attention to the best mode of identifying the designs for which the copyright has been taken out?—I have not.

1264. What has been the consequence of this absence of protection on the style of manufacture?—The absence of protection has induced manufacturers to seek a style of ornament capable of being executed with facility by workmen unpossessed of theoretical knowledge, and without practical accuracy. This style has been fostered to a great extent, and erroneously termed that of Louis XIV., but which, in fact, is the debased manner of the reign of his successor, in which grotesque varieties are substituted for classic design; and it is admitted that designers and workmen of very mediocre talents are preferred to better artists in this kind of work, for it is little amenable to the criticism of the judicious, and the workmen are usually free from the trammels of artist-like education.

1265. In fact, it is what the French call the style of Louis XV.?—Yes.

1266. Most of the designs passing in this country under the name of Louis XIV. are the mere spurious designs of his successor?—Yes.

1267. But then the Louis XIV. style was very various in his early days?—Yes; the early style of Louis XIV. was a very bold, a very sumptuous and a very grand style; it was adopted with avidity, and there was a great demand for it in his magnificent reign; it thence became debased, even in that reign, by the employment of meaner workmen; but the grand designs of Louis XIV. were essentially different from those of Louis XV.

1268. What

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1268. What does the superior character of the design in the early part of Louis XIV.'s reign proceed from?—In the early part of Louis XIV. it seemed as though the Roman style was not sumptuous enough for his purpose, therefore he demanded designs of a more extravagant, a bolder and larger charecter, and of more sumptuous expression than the Roman style afforded; but the Roman and Italian styles, made more sumptuous, is the style of Louis XIV. —[*The Witness exhibited two small prints of the different styles.*]

1269. What you call the Roman style, is not that the style of Michael Angelo?—Yes, that and the style from which he studied; but the moment that the grotesque scroll, so common in the works of Louis XV., was introduced, it interrupted the chasteness of the Roman style.

1270. Have not the French lately devoted their attention to a style of art which they call the style of the Renaissance, or the early style which prevailed when the arts again began to dawn in Italy?—I understand they have, but I have seen nothing of it.

1271. Is not the style of what you call the flowing outline capable of being executed by people who have no freedom whatever of hand?—Of the Raphael style, certainly not; but artists of mediocre talents can design and execute the grotesque scroll-work with ease.

1272. And does it not owe its prevalence to the facility of its execution?—It does; it is easier manufactured; it is often manufactured by putting bit and bit together of heterogeneous matter to form a new whole.

1273. That requires neither taste, imagination, nor freedom of hand?—Very little, or none.

1274. Is that what you call the scroll style?—I would term it the grotesque scroll style.

1275. Then should you apprehend that, as this style has so long usurped the place of true art, you would have some difficulty in finding workmen capable of performing ornamental classic works?—I have experienced great difficulty in finding capable workmen for works in the best styles.

1276. Define more exactly what you mean by the classic or pure style of art?—Such works in ornamental art as were executed by the Grecians, Romans and Italians, and which have long been accredited as the offspring of high and cultivated taste, and as practised by Michael Angelo and Collini, as designed by Le Pautre and others, and given in valuable documents by Piranessi; this style is almost lost to the country and to its manufactures.

1277. Have you ever turned your attention to the best means of reviving, or rather of creating, a more pure style among our artists?—Very recently, within a year or a year and a half, I have, in conjunction with other professional men, been very much concerned in forming an institute of British architects, which has now got into operation. The very views which this honourable Committee take, had already influenced the members, and who were not aware that this subject was likely to occupy the attention of the House of Commons. In that institution we shall endeavour to improve the art of design from fine examples, getting together a collection of antiques, and offering rewards, not merely for the copying those antiquities, but for composing new designs in that spirit.

1278. Is your institution connected with instruction?—We have no school, but we propose to have lectures upon the subject, and I believe it will be very soon established, so that we shall have good modellers for the students, or, rather, I should call them, the younger members. They can draw already; we shall have good modellers for the purpose of teaching them how to do works by their own hands; for when they have learned that, we shall find them able to instruct others whom they may employ. I think that result would follow of course, but such means of improvement as may follow the labours of this Committee, I think most likely to assist artists in every way, and the benefits of which will pass through the whole manufactures of the country.

1279. Have you ever turned your attention to the best mode of instruction to be adopted, to the extent or the mode of instruction?—Not particularly to that object perhaps, but drawing in general, and modelling, seem to me to be the two chief accomplishments towards obtaining the end desired; modelling is very important.

1280. In the works which have come under your view of foreign and English

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artists, do you consider that there is any characteristic difference between them? —Yes, very great in those that relate to the manufacturing arts.

1281. Which do you think superior?—The foreign.

1282. By foreign do you mean French?—I mean French chiefly.

1283. You state, generally, you think it very desirable that instruction should be extensively given to manufacturing artists?—I do.

1284. You have not devoted your attention particularly to the mode or nature of instruction?—I have not, further than I have already stated.

1285. Are you also of opinion or not that it would be desirable that they should have galleries of casts, and collections of beautiful specimens of art open to them, as much as it is practicable, at all times, both to the artist and to the pupil? —I think it most desirable, and it also struck me that another means might be of very considerable advantage to artists in ornamental works. If an exhibition was to be created annually or otherwise, as might be considered best, of such works of fine art as gentlemen might please to allow to be exhibited for the benefit of artists, some in London, some in Edinburgh, and some in Dublin, I think it would have great influence on general taste.

1286. But does not that exist in the British Gallery at present?—No; I do not allude to works in painting and sculpture, and the higher departments of art; but I mean an exhibition of vases, casts, bronzes and works of decorative architecture; for one of the events to be feared of an exhibition is, that by those higher departments of art, where human figures are the chief matter, young men might be tempted to leave the intended object to pursue that which is more accredited and honoured, and to the disadvantage of the manufacturing arts.

1287. But do not the public attach greater importance to works of art than they did some years ago?—Yes, very considerably.

1288. As far as the ornamental decoration of houses, both external and internal, are concerned, have our houses improved of late years?—I am not aware that they have, and I think it arises from this circumstance, that ornamental works in houses of the finer and the higher class are omitted, because we have not sufficient nor more able artists to execute them at a moderate expense. In consequence, some of the very finest works in this country, in point of proportion and of design, are without the ornaments that belong to the Italian, the Roman and the Grecian style of decoration.

1289. You mentioned that an institute of British architects has been recently established; was it established in consequence of the want of sufficient instruction in other institutions?— No, it was not; it was founded for the purpose of facilitating the acquirement and diffusion of architectural knowledge; for the promotion of the different branches of science connected therewith; for establishing an uniformity of practice, and maintaining a high respectability of character in the members of the profession; numbers have joined it. We have had some large donations from gentlemen; and we have thence felt that we could carry it much further, and purpose to foster the art of design as much as we possibly can.

1290. Is not instruction in architectural design afforded by the Royal Academy?—They have schools for drawing the human figure and for painting and also for perspective, but none for ornamental designs.

1291. Are you acquainted with the works of Percier and Fontaine?—Perfectly.

1292. Do not you think that they have contributed very much to spread just ideas of taste in design?—Very considerably; Europe is greatly indebted to those artists.

1293. Does not that afford a proof of what people in quest of just views and capable of carrying them into execution may do towards reforming the art of their day?—Clearly; Percier and Fontaine have been highly useful to the manufacturing arts of their country and elsewhere.

1294. Has not ornamental pottery made some progress in this country?—Some, but very little, on account of their not employing persons who have a good idea and knowledge of elegant form and beautiful proportions.

1295. But is it not one of those branches of art which is most susceptible of improvement, and in which the advantage would be most perceptible if that improvement took place?—It would be very greatly so.

1296. Are the forms in foreign or in British china most accurately drawn?—Foreign;

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Foreign; some of the French and German are beautifully designed in form and proportion. In this country works of the best forms are those copied from foreign articles.

1297. Then you would of course apply your more general observation to these particular branches of manufacture, and state it is very desirable for the persons who design for china to be better instructed than they are?—Exactly, and thence obtaining better taste.

1298. What do you consider to be the effect of the brick duty, as far as art in architecture is concerned; the limiting the bricks to a particular size and a particular form?—As the material of which brick and tile are composed is capable of receiving an impressment of mind upon it, and to great extent and variety, I have no doubt that permission to make them in any form would be a great benefit to architectural beauty.

1299. Is it not the case that in Lombardy brick is introduced in combination very nearly as beautiful as any thing that can be made of stone?—I have known it so. There is much of beautiful form and useful work that might be executed if the manufacturers of bricks were allowed to make them of any form they chose; but for general building I am not aware of any forms so good as those now in general use.

1300. And is it not the case that in all countries where brick is used in great quantities, except in England, that modification of form does exist?—I believe it has been so from very early times.

1301. Does it not result from that that the limitations to which brick-making is subject in England are a great impediment in the way of development of that description of art?—Clearly.

1302. If it were not for the high duty on plate-glass and the duties paid on glass generally, would not glass have been made a material to exercise art upon more extensively than it has been?—I think it would; one of the great preventions in introducing coloured glass particularly, is, as I am told by the manufacturers, that they may not melt less than a certain large quantity of any one colour; therefore, if it is for small articles that they want it, or for one small article, they are perfectly prevented from using it at all.

1303. And has not the window-tax also, in limiting the number of apertures and restricting their size, had an exceedingly injurious effect?—Exceedingly; and, in the proportion and the beauty of buildings altogether, architects find very great difficulty in adapting size and proportions, so as not to infringe upon the limitations prescribed, perhaps when they want very different quantities.

1304. So that in fact a great deal of the poverty and monotony of our buildings in London may be traced to that source?—Yes, a great deal of it.

1305. Is sufficient intelligence in art exhibited in such works as furniture in this country?—I think not, unless designed by the architect himself. If he will not give his attention to it, the taste of the furniture is not good in this country, or not so good as it might be.

1306–7. The taste of the manufacturing designer is too unconstrained by the general principles of art?—I think so.

1308. But does it not fall within the province of the architect to give that attention?—Not always; there are a great number of employers of an architect who would rather go into a cabinet-maker's shop or elsewhere and buy articles than direct him to design them.

1309. But did not those people we have alluded to, Percier and Fontaine, turn their attention very much to interior decoration as well as to exterior and higher branches of art?—They did to both, and such has been the practice in England also.

1310. But in the furniture of houses generally in London, which are left to the mere upholsterer to furnish, is there not a want of knowledge of body and of form and combination and of accuracy?—I think there is; indeed I know there is a great want of clever designers in that as in other departments.

1311. And in fact, as you have already stated, there is a want of closer connexion between art and manufacture than exists?—Certainly there is.

1312. Is there not now, for instance, in the arrangement of drapery, a great want of taste prevailing in this country?—I think there is generally; but we have some well qualified on the subject of drapery.

1313. What is your opinion of the degree of skill that exists in this country in the arrangement of drapery, as contrasted with that of the continent?—

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I have seen drapery done by the people in England vastly superior to any thing I have seen on the continent; I think we have often been more successful.

1314. But what should you say generally of the manufacturing artist in drapery?—I should say that we have but few eminent artists who generally design it, but the principal of the house and his local assistants.

1315. In fact, then, it would be only just to the artist that he should have better instruction given him than he has at present?—Clearly.

1316. But do you consider good taste is as generally prevalent in this country as it is abroad?—Certainly not; I think we are very far behind the French in some instances; I am speaking of the manufacturing arts, and not as relating to the higher departments of art.

1317. And therefore you do not attribute the want of taste to the want of talent in any degree, because it exists, where properly encouraged, in the higher branches of art, but you attribute it to a want of instruction generally?—Decidedly; I am satisfied there is innate talent enough in the country to supply all its wants in art.

1318. Do you consider that some knowledge of the principles of a ought to belong to those people who have the superintendence of public works?—Certainly.

1319. Have you any other observation to make to the Committee?—None, except this, that I was present when Mr. Skene gave his evidence, and I agree generally in what he stated.

Lunæ, 24° die Augusti, 1835.

WILLIAM EWART, ESQUIRE, IN THE CHAIR.

Messrs. *Philip Barnes* and *Robert Barnes*, called in; and Examined.

Messrs. *Philip Barnes* and *Robert Barnes*.

24 August 1835.

1320 To Mr. *P. Barnes*.] WHAT are you?—An architect; also Fellow of the Linnæan Society.

1321. Where do you reside?—At Norwich.

1322. You are connected with an institution for the promotion of the knowledge of arts among the manufacturers of Norwich, are you not?—I am connected with the Norwich Society of Artists for promoting the knowledge of drawing, and have been for the last 25 years.

1323. Will you state how that institution is connected with the manufactures?—The institution itself is not connected with the manufactures, but since the establishment of an academy of art, which is attached to the Norwich Society of Artists, it might be so connected. The institution itself was established in 1803 as a society, and first had a public exhibition of the works of art by the members and their pupils in 1805; which public exhibition continued annually till 1833, when, by the death of some of its members, and the withdrawing of others to the metropolis, and the want of patronage and other causes, over which we had no control, we were obliged to suspend the exhibition for the present from that period. The society itself is the oldest provincial society out of London; and I believe it is the only one that has maintained itself, after struggling with great difficulties. It is supported principally by the exertions of the members themselves.

1324. How long has the other establishment existed?—That has existed about five years; that was in consequence of the corporation of Norwich presenting the Society of Artists with the sum of 100*l.* to purchase a collection of casts, with a view to have it as an open and more public establishment. The society has extended the number of casts, and expended other monies besides that given by the corporation to establish this academy; but the expense of conducting the academy is now sustained by the pupils themselves, at a rate of pretty near 4*l.* a year each.

1325. How many pupils are there?—There are not more than six pupils at this present time, and those are adults; there are no masters.

1326. What instruction is given to them?—The artists themselves attend and give mutual instruction. There are no regular masters.

1327. And

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1327. And are these artists simply artists, or are they artists connected with manufactures?—They are artists only, and drawing-masters.

1328. Then what effect has that on the manufactures of Norwich?—Why, at present I am not enabled to say what effect it has had; but it would have an effect if it could be thrown open and made a free school.

1329. Has this institution ever had an effect on the manufactures of Norwich since it was established?—I think in this respect it has, that there are scholars who go now to this place who had not the opportunity before, and who are supported by occasional assistance of friends; for instance, Mr. Walker, a gun-smith, pays for a boy, who otherwise could not attend to take instruction, and a very talented youth he is.

1330. Do any persons who pursue manufactures attend this institution; for instance, do any weavers?—I am not aware of any at this moment.

1331. Then this institution has very little connexion with manufactures?—Very little at present.

1332. Was it established with the view of aiding art among manufactures?—It was established with the view of extending art generally in Norwich.

1333. But not generally with a view to manufactures?—Not altogether; but we were in hopes it would lead to that.

1334. Would it be of service to the manufacturers there to extend such institutions?—Most assuredly, and Mr. Barwell, the secretary, has been most anxious to extend it for that purpose.

1335. Do you consider that you speak the opinion of the manufacturers themselves, when you say that?—I have no doubt of it.

1336. Do you think the workmen would like to have such institutions?—I am sure of that; and as a proof of it I have a letter sent me by our secretary, Mr. Barwell, from one of the drawers of patterns connected with shawls.

1337. State the substance of what he says in that letter?—He says that his income is too limited to allow of becoming a member of the Drawing Academy, established in this city; and that consequently he is obliged to depend upon his own talent for the production of designs suitable for the manufacturers; that if he could avail himself of attending the institution or the academy, he has no doubt that it would be of considerable service to him in promoting his taste and knowledge in the fine arts and in the art of design; and that he speaks the sentiments of the pattern-drawers generally, who are similarly circumstanced to himself.

1338. Have you any open galleries in Norwich for the exhibition of works of art of ancient masters, or of casts from the antique?—None besides this academy.

1339. What does this academy contain?—General casts from the antique.

1340. You have some casts then of the antique?—O yes, a great number.

1341. You have a good collection of casts, have you?—Yes, it is considered to be so.

1342. What do they consist of?—Statues and vases.

1343. Now is that collection open to all the public?—No, it is not.

1344. Is this gallery of casts open to the public?—On application to the secretary persons may see it.

1345. But nobody can walk in at once?—O no; certainly not.

1346. Do not you think it would be better to allow the public to walk in under proper superintendence?—Most unquestionably, and that is an object which the society would be anxious to obtain. The society would open it to the public if it were not for the expense of the superintendence.

1347. Have you any other open exhibition in Norwich besides this?—None, only the annual exhibition.

1348. Do you think good has resulted from this exhibition as far as it has gone?—Undoubtedly, to a very great extent; the artist has improved, and the taste of the pupil also.

EXTRACT from Mr. *Roberts*' Letter (of the firm of Wilmot & Roberts, of Birmingham); August 3, 1835.

I have indeed always felt much interest about the Norwich Society of Arts, and great reason have I to do so, for I have ever considered that your society, in better days, gave an impulse to the provincial institutions, and exhibited to the country a display of local talent which left every other similar attempt far behind.

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1349. What hours of the day is the gallery open where the casts are?—It is not open at all except on application.

1350. Then can you give any idea of the number of persons who visit this gallery of casts from the antique?—No.

1351. Do you think there are many persons in a day?—O no; very few indeed, because we cannot allow of any person being there to attend. If we could have a person in attendence, I have no doubt a great number would visit it.

1352. And there is not a person in attendance because the society cannot afford it?—They cannot afford it.

1353. Do you think that the institution of schools and places of instruction in art would be a great advantage to the manufacturing population of Norwich?—Undoubtedly.

1354. Do you think also that the opening of galleries where they might see the most beautiful works of art, and opening libraries where probably such works might also be exhibited, together with books, would not also be a very great advantage to the manufacturers?—It would, decidedly.

1355. It would call into life a taste for art which is either dormant or does not exist at present?—Yes, and particularly in Norwich, where I think there is a general taste for literature; and that the lower orders of society there would be very much improved in a very short period of time.

1356. Do not you think that the institution of such places of instruction and of such galleries of art would have the effect not only of improving manufactures, but the moral and social conditions of people?—Unquestionably it would to a very great degree.

1357. What branches of manufactures in Norwich will be principally benefited by such institutions?—The fancy fabrics of Norwich, the shawl and silk dresses, and fancy goods generally.

1358. Are we inferior or superior to the French in such fancy patterns now?—The patterns themselves are inferior to the French, decidedly; but I have always understood that the workmanship is far superior.

1359. How do you account for this inferiority on the part of the manufacturers of Norwich to the French in patterns?—From the want of establishments of the kind where they could be properly taught.

1360. Then you think the French are superior?—Undoubtedly, they have better opportunities of learning.

1361. Have you ever known the French system of instruction?—I have been on the continent, I have visited the continent several times, and I find they have large establishments there that are open to the public with very trifling expense.

1362. You have not been in France with the especial view of turning your attention to the subject of instruction in art, have you?—No.

1363. But you have been in some parts of the continent?—I have visited it merely for pleasure.

1364. But are you not a member of one of the academies on the continent?—Of Bruges, I am.

1365. Will you state what is the nature of the instruction given in that academy?—The academy at Bruges has different departments in art. There are, I understand, three masters for the first degrees of figure, another for life, one for architecture, one for sculpture and one for painting. The academy is supported by subscriptions, partly from government, and partly from the town and governors themselves, who have the power to send pupils and recommend students.

1366. Do the students pay any thing?—Nothing I believe except a fee of a franc to the servants.

1367. Is there any examination as to capacity of the students for art before they are admitted?—None.

1368. Then is any body allowed, whether he has talent for art or not, to continue to profit by the establishment?—Yes.

1369. Would he not be sent away if he were found incapable?—No, I believe not; my son can tell; he was there.

1370. To Mr. *R. Barnes.*] Do you happen to know whether that is the case, that they will be sent away if they are found incapable?—They never allow them to go into the higher branches; they do into the lower.

1371. To Mr. *P. Barnes.*] Are the young men in this school instructed with a view

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a view to proficiency in designs connected with manufactures?—I should presume the art generally; the continental feeling is such, that almost every town there has an establishment.

1372. Then this school is generally open, is it?—Yes.

1373. And does it extend a knowledge of the art generally throughout the population of Bruges, do you think?—There are six or seven hundred students, and the population of the town is little more than 20,000.

1374. Do these young men enter the school with the view of becoming manufacturing artists, as well as becoming artists only?—I have no doubt of it.

1375. And have you the means of knowing whether this institution has had a good effect on the manufactures of Bruges?—I have always understood it has.

1376. Do you suppose that such an institution must have an effect upon the capabilities of every manufacturer whose trade is at all connected with design or pattern?—I have no doubt it would be of great advantage.

1377. Do you know at what time the students are instructed in these institutions?—In the evening; every evening in the week excepting Sunday.

1378. What is the reason that they are not taught in the day?—Because the greater portion of them are the poorer class of society, and they have a better opportunity of attending in the evening after the labours of the day.

1379. And do they attend to the number of six or seven hundred, do you suppose, in the evening?—I believe so.

1380. Is the establishment large enough for that?—The establishment is quite large enough for that; it is an immense building.

1381. To Mr. *R. Barnes.*] Do they instruct them in perspective?—Yes.

1382. Is any instruction given them in the application of art to the peculiar manufacture which they are themselves pursuing; for instance, if a young man is a caster of metal, is instruction given him in that particular branch?—No; I believe not.

1383. Then it is in drawing generally?—They go in and go through the regular course, without application to any particular subject.

1384. Are there any prizes given to the students?—Yes.

1385. Who decides on the capabilities of the students?—The master and the governors between them, I believe.

1386. Are the prizes distributed publicly?—Yes.

1387. Is it marked by any peculiar solemnity?—Yes.

1388. What is that?—There is a general procession through the town.

1389. Are the students allowed to dispose of their prize pictures afterwards?—Yes, they are.

1390. The prizes are not only gained by pictures, but also by modelling and various other means, architecture, and so on?—There are prizes given in every department.

1391. To Mr. *P. Barnes.*] Are there such institutions at other places on the continent besides Bruges?—Yes; there are at Ecclo, Ghent, Amsterdam, Rotterdam and Haarlem.

1392. Do you think that has infused a considerable knowledge of the arts among the population in those places?—Undoubtedly.

1393. And you consider that an artisan, taken from the population of such towns where such institutions exist, is a better artist than an artisan would be in a town of a similar size in England?—There is no doubt of it.

1394. But you are not so well acquainted with the other towns in Holland, or the Netherlands, as with Bruges?—No, I am not. I have visited an establishment at Amsterdam called the Felix de Meritis, which has also a department for music and philosophical instruments, and it is a very fine establishment.

1395. Have you any public library at Norwich open to all persons?—We have a public library there; but it is on a subscription of a guinea a year. There is none open to the public free.

1396. Would it not be a very great advantage to the manufacturing population, and would it not improve taste in art, to a certain extent, if libraries were open to them?—Yes; this guinea a year subscription one is, of course, above the means of most of the artisans, because they are obliged to purchase a ticket of, I believe, three guineas in the first instance, besides the subscription.

1397. In the towns which you have alluded to in Holland and the Netherlands, are there not public libraries more generally open?—They are quite free, generally,

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generally, I believe; I am not speaking of all; at Bruges there is a very fine public library.

1398. Is the establishment that you mention at Bruges connected with any academy of art, or schools for higher classes of art?—The academy itself takes the different grades in art.

1399. To Mr. *R. Barnes.*]—Does the academy range from the highest degree down to the lowest?—Yes.

1400. There is nothing like a college of artists there?—It is an establishment merely for the purpose of teaching.

1401. To Mr. *P. Barnes.*]—What is the population of Norwich?—Near 70,000.

1402. What is that of Bruges?—Between 20,000 and 30,000.

1403. What number of scholars are instructed in art in Norwich?—There are about six at the academy, the rest are taught by private masters, and that in a very confined way.

1404. How many students are there instructed publicly at Bruges?—Between 600 and 700.

1405. Have you ever turned your attention to the extension of this establishment at Norwich, by which it might be made available to public use?—I have from the first, with Mr. Barwell, been most anxious that it should be thrown open to the public in the most extended manner possible.

1406. Have you any suggestion to offer as to any means of making it more publicly useful?—If a small pecuniary assistance was afforded by Government, and it could have a correspondence with a central board, it would have the effect of giving those who are desirous and who are connected with manufacture a facility to improve themselves in art, to the great advantage of the fabrics that are manufactured in the city of Norwich.

1407. What do you think would be the benefit of a central board?—I think it would be of considerable advantage to be in constant correspondence with the provincial establishments that might be made in the country; so that if pattern-drawers produced a good pattern they might be protected for a certain period of time under the control or management of the central board.

1408. Do you mean for the protection of inventions and designs?—Exactly so.

1409. Would you have any central institution for educating persons to be masters, and to instruct those in the distant parts of the country?—I think probably that if institutions in the various towns were established, they might produce artists themselves quite competent; but that they should obtain a testimonial from the central board; that they should be made to pass an examination at the central board; if not, then the central board ought to supply proper masters to the provincial establishments.

1410. Do you think central establishments would be of any use in serving as a kind of depôt for every thing that is new in designs and manufactures?—No doubt.

1411. And for keeping up a constant correspondence, not only with the manufacturing districts of the country, but also with foreign countries?—Unquestionably.

1412. You just touched on another branch, protection given to works of design; have you any thing further to say on that subject?—If a pattern-drawer produces a good pattern, which the public would readily purchase, he ought to be protected for a certain time in the advantage of that pattern, because it would otherwise be pirated, and he would not be sufficiently rewarded for the talent he has displayed in the production of that pattern; I hold it to be necessary that all artists should be rewarded for their talent as much as possible, with a view to the public good.

1413. Have you any botanical garden at Norwich?—We have not.

1414. Is it not most desirable to connect botanical gardens, if possible, with institutions for the instruction of the manufacturing population in art?—Undoubtedly. As a proof of that, we have these last three or four years had an establishment of a horticultural society, which has greatly improved the habits of the cottagers of the country, and they are now extending them throughout almost every town in Norfolk, viz. Yarmouth, Holt, Aylsham, Dereham and Lynn. A botanical garden would have a greater effect with regard to arts on the manufacturer undoubtedly, because he would be enabled to draw the flowers from the flower itself.

1415. Would

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1415. Would it not be very desirable, wherever practicable, to connect such places of instruction with botanical gardens?—If it can possibly be so, it would, undoubtedly.

1416. And might it not be easily done without detriment to the botanic gardens?—I should think it might.

1417. And is it not also generally desirable to connect such places of instruction in art with other institutions immediately or indirectly connected with art; such, for instance, as schools of anatomy, schools connected with mathematics, and so on?—The more you can connect them with each other the better.

1418. The greater light they throw on each other?—Undoubtedly.

1419. And might not it be very practicable, where institutions such as those we are speaking of, were established in towns where there are large populations to connect them with such institutions, might it not for the mutual interest of the different institutions to be so connected?—Undoubtedly.

1420. Is any chemical instruction in dying and the combination of colours given in Norwich?—We have no school for that, I believe; but we have some first rate diers in Norwich.

1421. Would it not be desirable to have such instruction?—It would be very desirable.

1422. Has dying much improved in Norwich of late years?—I should think so.

1423. To what do you attribute that improvement?—To the competition with the foreign market, and the more general diffusion of knowledge among those classes.

1424. Have you been induced to draw a comparison between the external architecture of foreign houses and those of this country?—I have; the foreign artist abroad has the opportunity of designing the elevation as he pleases, not being confined to the width of his windows by any tax upon them, which in England is very objectionable.

1425. And with regard to the shape prescribed for bricks in England (the measurement of bricks), is that found to be at all onerous?—I think the buildings generally, in brick countries, would be improved if the duty was taken off the ornamental brick, or made equal.

1426. Proportionate to the quantity of material used in them, do you mean?—No; I should say that if you wanted to have an ornamental brick, like this ink-stand for instance, you should make one precisely the same as a common brick; now you are confined to a certain size.

1427. You think the duties on brick operate prejudicially in sustaining art?—I think, if the duty was taken off altogether, it would be a great advantage to art generally; the interior decoration of our rooms, as regards paper and other ornaments, is very far inferior to that of the French, for the want of art being more generally diffused among the artisans in that department.

Veneris, 28° die Augusti, 1835.

WILLIAM EWART, ESQUIRE, IN THE CHAIR.

Charles Robert Cockerell, Esquire, called in; and Examined.

C. R. Cockerell, Esq.

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1428. YOU are architect to the Bank of England?—Yes.

1429. And an associate of the Royal Academy?—Yes.

1430. Your attention of course has been turned to the decorative part of architecture?—Yes.

1431. Have you experienced any difficulty in procuring assistants in that part?—Yes, very great difficulty; in our business we have occasion chiefly for ornamental plasterers, carvers in wood, marble, stone, casters in iron, moulders of iron, chasers in bronze, and ornamental painters, &c. &c. I find that we have had a very great dearth of late years (at least 50 years or more) of artists to fulfil those duties. I believe that to have arisen from a change of taste in a great measure since the beginning of the last century, especially the time of George II. and Louis XV., and the introduction of what was assumed to be the

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Greek and antique taste under Adams the architect, Chambers and others, when cast-work was very much introduced into ceilings and walls, cast-work in putty decorations on wood instead of carving on wood, which abounded under Grinlin Gibbon, and under the architects of Queen Anne's time. I apprehend that the system of cast-work and mechanical process has displaced the florid and more elaborate style of our ornamental work; and I believe that the attempt to supersede the work of the mind and hand by mechanical process for the sake of economy, will always have the effect of degrading and ultimately ruining art. Formerly, for instance, it required a long apprenticeship to acquire the system of ornamental plaster work, done by the hand in ceilings: there were artists that were brought up from childhood and passed their lives in that occupation; there is not one now to be found in this country. A few of those exist in Ireland still; but during my knowledge of practice, which has been for upwards of 25 years, I may say that we have had but two or three modellers at the same time, who have been capable of executing well the matrix from which these ornamental cast-works are done; a Mr. Bernasconi till 1820, Mr. Rogers, and more recently Mr. Nicol; and the consequence of the paucity of hands, the delay and the difficulty has been, that architects have been deterred from the introduction of ornamental works of this description. Within the last few years, however, an improvement has taken place, from more universal acquaintance with fine examples on the continent, the prosperity of the times, great competition and other causes. Some years ago we had an ornamental painter, Mr. Dixon, but that art has ceased and is altogether lost.

1432. That would not be attributable to the same cause you stated before, which was the preference of casting instead of working?—No; but it is attributable in great measure to the introduction of mechanical art, generally termed polygraphic, as for instance, all kinds of papering, carried on in France (to which country the observation may also apply) still further, in the execution of historical subjects, landscapes, &c. in papering, which are well known.

1433. Is it assignable to any other cause particularly?—I think also to the absence of taste during our exclusion from the continent, and in the absence of encouragement of that class of art.

1434. Do you suppose that the absence of taste proceeds from a want of artists?—Not from a deficiency of talent if properly cultivated; but I presume that the want of artists proceeds rather from the absence of taste and encouragement in employers, who have not had the means of forming a good taste, and who have not had the wealth, during the last half century of taxation, war and dear living, to encourage those secondary arts which are expensive in this country.

1435. You have stated in the course of your evidence that there have been in your acquaintance, at the same time, two or three artists only who can execute from original designs in plastering?—Only two or three artists who could execute well from original designs; in that art there has not been, as I have already stated, great employment for many hands, so little has been the demand.

1436. Do those artists, in consequence of the smallness of their number, charge a higher price than they would if there was a greater number of artists?—Yes, they do.

1437. Do you think if there was a greater number of artists, and in consequence the price of that species of art was diminished, there would be a greater demand for it?—Unquestionably a greater encouragement of such a class of artists.

1438. And a corresponding improvement in taste, and better appreciation of works of art?—Yes, the benefit would of course be mutual. I apprehend that there are two sorts of encouragement; the one, abundance of employment, the other, such an estimation of the art in the public as would stimulate ambition, and urge the artist by the cultivation of his art to seek honours in the higher departments. In this commercial country wealth is apt to be considered the supreme desideratum; and if the artist unites calculation and conduct in business with excellence of talent, he at length becomes a tradesman, seeing no prospect of other reward. Of course this observation applies especially to arts connected with trade and manual labour.

1439. Have you had occasion to consider art as applied to manufactures?—Yes; I have considered it so far as relates to architectural decoration, that is to say,

say, in bronze, steel, plate and iron, papering and occasionally china, &c. and whatever manufactures depend materially on design for their effect. Having resided a good deal abroad, I have been piqued as an Englishman at seeing the great superiority of foreigners in that respect. I have visited the manufactories of this country with a view to this question, and I have exceedingly lamented the want of instruction I found in those manufactories, but I have much more deplored the indifference shown by Government on a subject which materially concerns the honour and character of England as respects arts, and which is of paramount commercial and national importance in a manufacturing country, where the cultivation of taste only is wanting to give us the superiority over the world.

1440. Did you turn your attention to any particular species of manufactory, or did you take the whole range?—Yes, especially those employed in architecture; as, for instance, brass works, applying to balustrades, furniture of doors, grates, stoves, plate, cutlery and similar works done at Birmingham, which an architect is often called upon to direct. I have found that, from the ignorance of the true principles of design, there is a constant waste of capital in the capricious and random endeavour to catch the public taste; I have freely commented upon this deficiency, and have generally found it confessed. The manufacturers are not sufficiently impressed with the necessity of a higher culture of design; they generally dabble themselves, and put things together from books; they purchase books of design with avidity, and I have known them buy up the stock of a bookseller to secure the exclusive advantage of a rare publication of patterns. Some years ago his Grace the Duke of Northumberland had the liberality to lay out a large sum in his house at Charing-cross on manufactures wholly English, and of unusual magnificence. I followed the execution of these in various manufactories, and found them always at a loss for design and models well understood, and confessing, according to their own words, the deficiency of the master hand.

1441. Were those works executed after the taste of any particular era?—Generally what may be called Grecian.

1442. In what respect do you consider the productions of foreigners, in articles of porcelain, superior to those produced in this country?—Unquestionably in the forms and in the design of ornament, and the adjustment of colours.

1443. Do you mean the colours are better prepared, and that there is a greater degree of brilliancy in them?—I should say the harmony of colours, as applied by artists in the painting of flowers, history or landscape, &c.

1444. In which of those do you think foreigners are superior to the English, I mean as regards porcelain?—Flower-painting and ornamental scroll-work, and the blending of the gold with the proper colours.

1445. How far do you conceive that is connected with the art of design?—First of all, I conceive the beauty of the porcelain must depend upon its form, and its contrivance; for instance, the works from China, in which we see animals introduced, not only with a view to ornament, but for real utility, as handles, feet, &c., as also in the antique vessels in pottery or bronze, we constantly observe an admirable adjustment of such useful and ornamental portions of the work, full of taste and meaning; and, secondly, the beauty of porcelain must depend upon the arrangement of the design, and colours painted upon it.

1446. Did you pay any attention to the different qualities manufactured abroad; for instance, at Paris, at the manufacture of Sevres, and those made at the common manufactories in the neighbourhood of Paris, for common use?—Upon the quality of the material, I cannot pretend to answer; I merely speak as to the art or design employed on the work. I beg to mention, upon that subject, that my friend Mr. Isabey, the miniature painter to Napoleon, was occasionally employed at Sevres; his talent, which is the first in France, had been employed by the government in historical painting, and portrait and ornamental painting in the china works got up at Sevres. I may add on this subject, that amongst a large acquaintance I made at Rome of French artists brought up at the academy (of whom I think there are from two or three painters sent annually from Paris to Rome to study, and of those men I think I have known about 15), there are not above three or four who have become celebrated, the rest being very accomplished men, but scattered throughout the provinces of France, and transferring all their knowledge to the different manufactories and provincial schools. I have

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seldom heard of these men, except that they were living in their own provinces, without much fame in the upper branches, but their skill honourably employed in assisting various manufactures.

1447. Are you acquainted with the mode in which the persons sent from France to Rome to study are supported; if at the expense of government?—Yes, of government. The students of the academy at Rome live and study together in the different museums at Rome; the academy was instituted in the reign of Louis XIV., with every possible advantage which students can have; indeed, too many; and all the evils of the academic system have been experienced there for many years, and have been lately avowed publicly by Monsieur Vernet, their president. The evils of too close an adherence to the academic system are as great nearly as the total neglect of it in a country.

1448. With regard to the art employed on porcelain not under the protection of government, what is its comparative merit with that of England; you have mentioned Sevres; now draw the distinction between that establishment and those which depend on popular support?—I should say, that the latter follow the higher example of those schools instituted by government.

1449. Do you mean to say, that they have as much excellence in manufacturing porcelain?—Not the same excellence, but they imitate more or less the higher manufacture.

1450. Is the taste exhibited by such persons, depending upon popular support, equal or superior to that exhibited in England in the same branch of manufacture?—I think it is superior; they look to higher sources of design on the continent, generally.

1451. You do not think there is a sufficient diffusion of talent among artisans in general in this country?—There is an abundance of talent, but a want of opportunity of obtaining more correct knowledge of design.

1452. There are not the means of diffusing them among those persons who are capable of such instruction, if afforded them?—There are not the proper means in this country.

1453. Have you considered the relative state of arts, as applied to manufactures, as compared with England and the continent?—I have.

1454–5. What is the result of your inquiries upon that subject?—I apprehend that the object of legislation on this subject must be the multiplication of industry and commerce, as well as to give splendour and do honour to the country. The governments of the continent have been always better and more systematically directed to arts and manufactures than by our own scattered endeavours, especially in the higher departments, by establishment of professors of archæology furnishing the learning necessary, academies providing accomplished hands, by premiums on manufactures, direction of some of them, by exhibitions of art of all ages gratuitously; thus diffusing taste through every class of society from the manufacturer to the purchaser. The result on my mind has been a conviction of the necessity of such means in this country as they have on the continent, which, superadded to the capital and industry of this country, would give us the superiority over every other in arts and manufactures.

1456. Do you consider the arts are more in general diffused among the classes of artisans on the continent?—Unquestionably, inasmuch as the leisure of the artisans in most of the cities, of France especially, is passed in the palaces and gardens of the King, where they have beautiful works before their eyes, in architecture, sculpture and painting; a paternal and enlightened government long ago (near 300 years) provided these elegant recreations for the people, instead of passing their holidays, as our artisans do, in the pot-house. In various manufacturing cities which I have seen very lately, as Sheffield, Birmingham, Glasgow, &c., I have been struck with the degrading comparison.

1457. You are very favourable then to the opening of public galleries containing works of art of all descriptions, and the free admission of the public to those galleries?—By all means, especially as connecting their amusements with a more refined recreation, as well as affording them the gratifications of curiosity or study.

1458. I suppose your remarks would more especially apply to manufacturing towns, where generally the habits of the people require much recreation, and where their occupation is also connected, in some degree, with the arts?—Certainly; and every man must lament, and especially an artist, the absence of those places,

places, such as public gardens and parks, with sculpture exhibited in the open air and in galleries, museums of natural history, botanical gardens, &c. Many of the noblemen's houses within reach of our manufacturing towns contain such museums and collections as would have conferred the utmost advantage upon them if so bestowed. I beg to mention, as an instance of this kind of liberality, that Sir Robert Lawley gave a gallery of casts some years ago to Birmingham, which has formed the foundation of a collection there.

1459. Can you mention any instance in the provinces where an artist educated in the higher branches has devoted himself to the more simple process of introducing art among the manufactures?—Yes; I have already cited Mons. Isabey and the French academicians; in this country I know that Mr. Briggens, a very able artist, established himself at Birmingham, but, though fully qualified, he did not succeed, and left the place about ten years ago. This I must attribute to want of discrimination in the public taste as well as in manufacturers, since they would have paid for design if worth their while. However, all experience both in ancient and modern times shows, that if able artists confer advantages on manufactures, they in their turn have often produced great artists.

1460. Do we draw the inference from that, that it is desirable even among artisans to encourage the knowledge of correct principles of design, to encourage among the lowest class all that portion of art founded upon principles which may be called almost the science of art; for instance, the knowledge of correct drawing, proportion, perspective or any of those things; would such instruction be, or not, a benefit to the mind of artisans in so far as they are artists?—I do not think such knowledge compatible with the occupations of artisans, and the encouragements to it would mislead them, and interefere with their proper callings, and right division of labour, in which excellence already requires all their ability. There is a wide distinction between art and fine art; in the latter the knowledge of artisans, whose bread is earned in laborious work, must be always very limited, compared with those who have an original genius for it, and have been brought up in the highest schools, and with the best opportunities of instruction. This knowledge is a science of itself, and requires a life to attain. There is every respect among artisans towards men of superior knowledge, they bow to them, and follow them implicitly if they have reputation for merit; but I apprehend that any attempt at a general diffusion of the higher principles would be futile. Those principles may be in a measure imbibed by the constant view of fine objects, and the encouragement of men brought up in higher schools to instruct in the lower branches of arts and manufactures, would be, in my humble opinion, the best course.

1461. Do you consider the ancients dwelt much upon the importance of the connexion between manufactures and arts?—I should say the evidence of all history, especially Grecian, confirms the fact of their solicitude on that subject. We know that a stranger who established a new manufacture in Athens, obtained the rights of a citizen. Athens and Ægina were the great manufactories of Greece in all works connected with fine arts; some of the most illustrious philosophers and statesmen were sons of manufacturers, or some way connected with fine arts. The artists of Ægina had more commissions in all parts of Greece than any other nation. The manufacture of bronzes, especially candelabra, is celebrated by Pliny. Heredotus informs us that they had a protecting duty on fictile vases, and there were peculiar laws for the protection of manufactories and the restraining the artists from emigration. Great artists arose from the manufacturing establishments; and again, it is apparent from all their works that those artists who had failed in the higher branches applied themselves to the lower ones, and we have admirable works of a minute and minor kind comparatively, such as vases and bronzes, armour and medals, which unquestionably are executed by men who have worked upon a much larger scale, and attempted very much higher things.

1462. Have you designed for manufacturers?—I have had occasion to design for various branches of manufacture; and I have found that a very particular devotion of study is requisite in the application of art to the particular material and mode of workmanship, in every branch of manufacture, and that in fact each requires a practised artist.

1463. I understand that you have designed for manufacturers?—Yes; I have designed for Rundle & Bridge, at the time they employed, in the same occupation, Mr. Flaxman, Mr. Stothard, Mr. Baily and Mr. Howard; and one of those

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gentlemen specially attached to the concern received a salary of 500 *l.* a year, and a house to live in, and a portion of his own time to employ in his art, not in their interest, and apprentices who, working under him, were separately charged against the house; and I had occasion to know that they spent in designs alone 1,000 *l.* a year and upwards, and quite as much more in the higher order of chasing, and the execution of ornamental works. In illustration of the magnificent and enthusiastic patronage of manufacturers, and the honour and advantage they confer upon their country, I beg leave to mention an anecdote of the late Mr. Wedgwood, related to me by Mr. Cumberland, of Bristol, who wrote a pamphlet in 1792, recommending a national gallery of sculpture, casts, &c.; in aid of which Mr. Wedgwood made a tender of 1,000*l.* I beg further to say, that I have found Wedgwood's works esteemed in all parts of Europe, and placed in the most precious collections of this description of works.

1464. As such designer, have you had any opportunity of observing that any want of protection exists for the invention of the artist?—Yes, in a great many instances; and to my knowledge, that house in particular (Rundle & Bridge) has suffered most materially from piracy.

1465. Do you mean to say, that when they have paid an artist a high price for a beautiful design, that persons in the same trade have copied the design and offered it at a less price?—Yes; that has been the case in every business of this description.

1466. And do you consider that upon that account there has not been so much encouragement in the employment and the payment of a high price to that particular class of artists?—Decidedly so; because, say they, we pay you to design for other people. That is especially the case in paper and in furniture, and in floor-cloth manufacture. It was but yesterday I had occasion to see a very eminent floor-cloth manufacturer, and who stated to me that his designs were copied within a few weeks after he had issued them, by a cheap house in Bristol. These gentlemen express their obligations for the designs, but they say "We cannot continue to employ you, because we have no protection for the designs after they are made."

1467. Have you ever turned your attention to the mode of protection necessary?—I have not particularly done so, but a cheap and summary remedy to the evil is necessary. I understand that wherever questions of patent have come before the Court of King's Bench, there has been a disposition always on the part of the jury to favour the liberal construction of the case, as they conceive it, and to oppose exclusive rights; so that a person in defending his patent is very much discouraged.

1468. Would it be any advantage if the protection were afforded in these cases at a shorter period than patents are generally taken out for, which is for seven or fourteen years; do you not consider that a limitation would be advantageous?—Various terms adopted for various materials.

1469. And that the degree of protection should vary with the necessities of the case?—Yes, from the nature of the material and the fluctuation of fashion, which changes in paper, floor-cloth, printed and painted wares, more readily than in silver, bronze and other expensive materials.

1470. Is there any protection at present for printed papers?—I believe not; I judge from the dilemma the manufacturers are always in, between their solicitude to show their inventions to purchasers, and yet to conceal them from manufacturers; in receiving a customer, therefore, they have first to discern whether he is a purchaser or a pirate.

1471. Would three months, which are now allowed to the maker for the protection of designs in printed cottons, be sufficient for the designer of paper?—I should think three months rather a short period.

1472. Have you ever considered whether there should be any system of registration employed for designs?—I conceive that to be a very certain mode in some sorts of manufacture, and a summary legislative power by a jury of certain persons well acquainted with the art; for such particular acquaintance is necessary to recognize and distinguish the principle of a design through any attempted variation of the parts; and this is a point of some difficulty, and has been found so in patents.

1473. Do you not think an injunction in the Court of Chancery is the best means, if you can obtain it at once?—Yes, if at once, but hitherto it is an expensive and tedious mode, and the object is often lost during the process.

1474. Have

1474. Have you had occasion, as an architect, to turn your attention to the effect of the excise law which regulates the shape of bricks?—Yes.

1475. Can you state from your own knowledge what is the difference of excise charge?—I have long known that the excise levy a great increase of duty upon bricks moulded out of the common way, being 5*s.* 6*d.* on common bricks and 9*s.* per 1,000 on bricks exceeding the common size in any dimension, so as to dissuade architects from the use of moulded bricks in their works. The celebrated Sir Henry Wotton complains of the want of knowledge in this repect in England, observing that there was generally too much of the material of bricks in the makers.

1476. As an architect, do you think any person who was desired to form a stack of chimneys with moulded bricks, according to the beautiful models we have in the old buildings, that he would be dissuaded from adopting such material from the effect of the excise charge solely?—Not solely; the expense of moulding and the charge that comes upon that expense would be too much to make it worth his while, since it amounts to the price for which they could be done in stone.

1477. Suppose it were doubled, or even trebled, would not the mere models or the cost of the bricks, for the use of a work of that kind, be a great proportion of the entire charge?—The increase would be so great that they would rather execute it in Bath stone.

1478. Is there any thing else you would wish to state?—I would wish to offer, with great deference, my opinion on the advantages derived from galleries of casts of classical objects in sculpture, in parts of architecture, vases, casts from bronzes and from fine works of all periods; botanical gardens and museums of natural history, open to the public, which, wherever they do exist, I have observed to be extremely frequented by the public in this country. I have seen and watched with very great interest the establishment and growth of institutions for the encouragement of the fine arts in Dublin, Edinburgh, Bristol, Birmingham and many other places; these have been raised by the subscriptions of individuals, often manufacturers themselves, very enthusiastic for the honour and for the real improvement of their native towns; but the means being very small, they have been obliged to support them by the attractions of fine art and annual exhibitions; they have not been able to bring them to bear more directly on manufactures to such an extent as they otherwise might have done; and I doubt not that if those institutions were in a situation to add to their means, by the encouragement and aid of Government, afforded under proper conditions, and were enabled to give rewards, and to hold out premiums for works wholly applicable to manufactures, that the original promoters of those institutions would be gratified and stimulated, and the ultimate objects of those interesting schools would be fulfilled; a permanent solidity would be given to those occasional and fluctuating efforts of enthusiasm or prosperity, of which we see so many examples, and the Legislature would obtain the desired effect at a much cheaper rate and more effectually than by any other means I have been able to contemplate for the general improvement or application of art to manufactures. I am acquainted with many of these schools. I was in Birmingham the other day, and saw that, since my visit eight years ago, a very respectable academy had been established there; and there are from 80 to 100 young persons learning drawing belonging to that academy, as well as independent schools as that of Mr. Lines.

1479. What are the class of persons attending there; are they artisans or sons of artisans?—Sons of artisans and tradespeople. Several schools are to be found in London, where instruction is given in the rudiments of drawing required by joiners and other artisans at a very low rate; but they are all on a limited scale, being started by individuals. I have a firm conviction, arising from long acquaintance with the subject, that there is a superabundance of artists in this country, and for one who thrives, a large proportion are without employ; and that the unsuccessful class are not so well paid as good mechanics. In this country there is a great propensity to art, and its attractive nature will always supply abundance of artists; but they have not been directed in a course to apply their art to manufactures, from the causes above cited, especially the want of scientific means, and an encouragement to this end, and legal security in their patterns.

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1480. Has any decided improvement in the public taste taken place within the last 20 years?—Certainly; since the almost universal acquaintance of artists and the public with the continent, the general prosperity of the times, and the improvement of mechanics, who were never so well paid as within that period.

1481. Do you consider that the continental taste is purer than ours?—Yes, unquestionably, and on better principles.

M. *Felix Bogaerts*, Professor of History at Antwerp, called in; and Examined.

Professor M. *F. Bogaerts*.

1482. WHAT means are adopted for giving the people of Belgium education in the arts?—We have different means. Our first schools are the Sunday schools: in them the children of the poor are instructed to the number, in the city of Antwerp, of from 7,000 to 8,000. Instruction is given not only in reading and writing, but also in design. The children educated in such schools are therefore qualified (so far as their future occupation may be connected with the arts) for the exercise of such occupation. Since the institution of these Sunday schools the intelligence of the people has been greatly developed in reference to the arts. Those children in the Sunday schools who show a disposition for the arts, are encouraged to pursue it. Not only, therefore, do they find encouragement in the workshops of the manufacturer, but (if they have a taste for superior art) in the studio of the artist. A vast number of painters at Antwerp have risen from the lowest classes of society.

1483. Are you of opinion that drawing should make a part of education?—Most certainly.

1484. Do you consider that the taste thus diffused amongst the people is not only useful for the improvement of manufactures, but also as a means of extending national taste?—Undoubtedly I think so.

1485. You have mentioned that the instruction of the people in art is first by means of these Sunday schools; what is the next step for the instruction of the people in art?—The next step is taken in the academies. The fine arts are taught at the academies; but that part of academical instruction which is devoted to manufactures is only feebly developed in them.

1486. Do the workmen frequent the academies?—Certainly.

1487. Are the academies open to all the world?—Yes.

1488. Can the workmen attend the lectures of the professors of the academies gratis?—Yes.

1489. How are the professors paid?—They are paid by the city or town in which they lecture. Of all the schools of the academy, that which is most frequented is the school of architecture. There they learn perspective, the interior decoration of houses, and various branches connected with internal and external architecture.

1490. Are these academies at which the workmen receive instruction common to all the cities of Belgium?—Certainly.

1491. Are there also daily schools in which instruction is given in drawing?—Yes.

1492. According to your representation, may we not infer that the knowledge of design and a taste for arts is very much diffused amongst the people of Belgium?—Decidedly.

1493. And that within the last few years the knowledge of design and a taste for arts among the people of Belgium is very much extended?—It has been very much extended indeed of late years.

1494. From what time do you date that extension?—From the last re-organization of our general system of instruction.

1495. How long is it since the general system of instruction was re-organized in Belgium?—Within the last 15 years.

1496. Since the introduction of design as a portion of national education, have the manufacturers of Belgium improved?—They have.

1497. Has the national taste improved?—It has.

Lunæ, 31° *die Augusti*, 1835.

WILLIAM EWART, ESQUIRE, IN THE CHAIR.

Charles Toplis, Esquire, called in; and Examined.

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1498. WILL you inform the Committee how you are connected with the London Mechanics' Institution, or with the artisans and manufacturing classes of the country?—I am one of the vice-presidents of the London Mechanics' Institution, and I am also director of the Museum of National Manufactures in Leicester-square.

1499. What part of the Mechanics' Institution relates to the instructing of artisans in design?—There are three schools, all of which are superintended by masters that are appointed for the purpose.

1500. Will you state what departments are taught by those masters?—There is one class for teaching geometrical and mechanical drawing; that is, drawing to scale with the aid of mechanical instruments; another class for teaching the drawing of ornament; and a third class for the human figure, and I believe there is a fourth class for landscape, at least there was some time ago; I am not sure whether it still continues, but I believe it does.

1501. Do they teach perspective?—They do in the geometrical and mechanical drawing class.

1502. Is that sort of instruction given which would enable a person to draw patterns for fancy goods?—That is one of the branches which I include under the designation of ornamental drawing; but it is not precisely that kind of drawing which has been practised in these classes; however it would give them the facility for turning their faculties that way.

1503. To a certain extent you educate them for pattern-drawing, do you?—Yes, by giving them the preliminary education, certainly; though it has not been expressly directed to that one object.

1504. Do you give them means of studying the beautiful specimens of the antique, either in statuary or in vases?—There is another class for modelling, where they have such specimens, though not to the extent they ought to have them; but they have minor specimens, such as their own means can command.

1505. Have you any gallery of casts?—No, only the casts I have just now alluded to; the detached pieces; we have no gallery of entire figures.

1506. You have no such gallery as would amount to an exhibition of works of art, have you?—Certainly not; there is a museum of models, apparatus and specimens of minerals.

1507. How do you think that those branches of the art of design which are taught in the London Mechanics' Institution suffice for the necessary education which would be desirable for artisans in design?—I think there is a very fair ground-work laid, but it would require extension; for instance, in that department, which has been mentioned of pattern-drawing, it ought to be carried out into that, and into other very important branches of manufacture, one of which may be cited, namely, the porcelain and earthenware manufacture.

1508. Have you ever had under your consideration the propriety of not only teaching the artisans design, but also of teaching them the connexion of design with the peculiar trade which they pursue?—I have attended to that, and have expressed my opinions upon those points in what I have written here.

1509. The meaning of the question is this; suppose that you have a master to teach design, do you not think that it would be also necessary to have some person who should stand intermediately between the design and the fabric to which the design is to be applied, and show how the one is to be adapted to the other?—Yes, certainly; I conceive that the elementary schools of design would be of the same value for all; after they had made a certain progress in the schools, it would then be necessary to draught them out into the particular department of manufacture which their inclination or their talent might lead them to; that then they would require express instruction in those particular branches; for instance, in the porcelain manufacture, it is requisite that a painter there should be able to paint landscape and other natural objects, perhaps to compose pictures, but at all events he should be able to copy a landscape or other representation accurately; but then the management of the colours and other materials used in the porcelain

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painting requires express teaching, and that knowledge he must derive from some master appointed for the purpose; he would in fact have to undergo an apprenticeship in that particular art; but his previous preparation in the school of design would qualify him to attain the particular technical application of his art in a comparatively short time, so as to make his labours become profitable both to himself and his employers in that particular department.

1510. You are acquainted with the application of the designs to manufactures through the medium of the Jacquard loom, are you not?—I am.

1511. Is it not necessary in the application of design to the production of figured tissues there, that the artisan should, to a certain extent, be an artist, so as to know how he could call out the design into existence on the fabric which he is weaving?—That is not necessary to the weaver, because the loom is set for him.

1512. Is it not necessary for the person who sets the loom?—It is quite necessary, certainly, that this man should be imbued with the principle of design; he should have certain tastes, and know what forms will have the best effect upon the tissue.

1513. In fact, it is the intermediate instruction which applies the design to the fabric, is it not?—Yes; the workman himself has nothing whatever to do of necessity with the design; he weaves with perfect indifference all sorts of designs, the cards which give the pattern being put into the loom, and they operate the design without any knowledge of it being required on the part of the workman.

1514. Have you been in France?—I have.

1515. Have you had an opportunity of observing the means by which artisans are instructed in art in France, and the effect which such instruction has upon them, that is, by opening galleries?—In Paris, the splendid collection of the Louvre is open to any applicant there to study, to make copies from the pictures and from the statues. In Bourdeaux they have a similar collection, not upon the same scale as the Louvre, but they have a collection of pictures and of statues which are also open to any applicant to study. In Lyons, I believe, their schools are more expressly directed to their peculiar manufacture, namely, the silk manufacture. I believe it is the case in their university schools, that they are open indiscriminately to all students. The university of Paris and the medical schools are there open. They have also schools for the training of artisans; they are at present re-modelling or rather re-organizing, I should say, the Conservatoire des Arts et Metiers, and there is now a series of models made by the pupils of one of these schools which are made in a creditable and workman-like way; that is, they are made to scale and correctly finished. They are going on to complete an entire collection of all the most useful machines that are employed in great works and in manufactures.

1516. Will you continue any observations you wish to make further on the subject?—In their manufactures generally, which I have examined, there appears to me to be more care bestowed upon the ornamental part of it, and in many instances a better taste displayed, that is, more in conformity with recognized principles of taste than we generally observe in ornamented manufactures in this country. The close study of the fine forms of antique sculpture and painting manifests itself in a great number of the productions of their manufactures.

1517. What manufacture would you principally specify as exemplifying that?—I should advert chiefly to the porcelain manufacture and their ornamental casting.

1518. Should you mention paper as a specimen?—That I should also include, that is, their coloured papers, their hanging papers; in that they are very far before us, certainly.

1519. You have mentioned, as one means of instruction in France, the gratuitous access to these collections?—Yes.

1520. Are there any other sources of instruction to which you would attribute the superiority you ascribe in design to them on the part of the artisans?—The particular schools established in particular districts where the manufactures are; I should say in Alsace, at Lyons and at Rouen.

1521. There are eighty schools altogether, are there not?—Yes.

1522. Is there any system adopted in France for teaching the artisan the intermediate process of connecting design with the peculiar branch of manufacture which he is to pursue?—That I believe exists at Lyons; they are expressly trained to that there.

1523. Would

1523. Would it not be very desirable to have that species of instruction given in England?—Unquestionably; it is my opinion that nothing would more facilitate the useful application of the art of design to manufactures than the appointment of intermediate masters to train the student from his general knowledge of design to particular branches of productive manufacturing art. They all bear such distinct characters that it becomes in fact a separate occupation: the man who is qualified for designing the ornaments of an iron-foundry would be at a loss to design for the paper-hanger or for the china-painter. In many cases the peculiar manipulation of the manufacture demands a peculiar knowledge and peculiar tact in the artist who is to design for that particular branch.

1524. Then the principle of your instruction would be, that you would give general education first of all in design, and next you would allow the artist to follow that branch for which he had peculiar talent?—That branch for which he appeared best adapted.

1525. And in choosing that, you would follow the principle of the division of labour, and turn his attention as much as possible to that?—Certainly.

1526. After that would you allow him, when his education had been sufficiently completed, to go forth and become a designer in any part of the country where there was a demand for such species of design as he had devoted himself to?—Yes.

1527. Do you think that persons so trained would find sufficient employment among the manufacturers?—I am quite of opinion that they would; and the readiness with which he would find employment amongst the manufacturers, by any excellence which he had attained in these schools, would be a constant stimulus to exertion in the schools to reach that excellence. In France, I believe, it is found to be invariably the case, that when a boy has acquired a certain ability in the arts of design, and has shown taste and genius, he is eagerly sought for by the leading houses; and when he is of good moral conduct, he commonly terminates his career by becoming a partner in the house.

1528. Are you aware whether the statement you have made is not exemplified also by the extreme encouragement which some English manufacturers have afforded to design; taking, for instance, the well-known manufactures of Wedgwood and Davenport, who have been very anxious to encourage design?—Yes; and I have known several instances of manufacturers, particularly in the porcelain ware manufacture, who have been exceedingly inconvenienced for want of able artists to carry on their works. I know one house now, that has had in hand, I think for at least four years, a service of porcelain for the King, and it has been retarded in its finishing a very long time by the manufacturer's inability to procure a sufficient number of first-rate hands to do the painting upon it.

1529. Would the manufacturers in those cases have to pay high prices to the artists whom they employed?—The manufacturers in such cases have to pay a higher price in the ratio of the scarcity of artists; yet there are in this country but a few first-rate artists in this branch of business, and they can command their own rate of compensation.

1530. You say the manufacturers would employ such persons abundantly?—I believe that class of persons in the porcelain and earthenware manufactures are well employed; that is, there is a constant demand for their services; but if you were to educate them, you would have the same ware, which is now ornamented in very bad taste, ornamented in good taste.

1531. In fact, in the instances you mention art is dear?—It is.

1532. And that proceeds from a want of diffusion of taste and design among the people?—Palpably so, because the greater part of these works of art are even works of very vile art; they take the worst of copies, and that is one instance of the want of education in the fine arts in the superintendents, because they frequently take very imperfect works and give them to their workmen to copy. Were a general taste diffused among the manufacturers as well as among the workmen, it would be as little expense to give graceful ornaments to their ware as it is to give the rude, barbarous coverings with which they still ornament their ware.

1533. Is not originality of design very scarce, and is not art chiefly confined to copying?—Yes, it is. I can give an instance of that; the common earthenware manufacture takes its style of ornament from China, that was brought over here many years ago; they still continue that barbarous style of covering which the Chinese had adopted. A very great improvement has been recently made in the

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means of multiplying the copies of designs for transfer to the surface of the ware, by printing off a continuous sheet; and such is the constant demand,—but this comes from the bad taste of the public perhaps,—such is the constant demand for the old Chinese barbaric ornaments, that they have been obliged to engrave their cylinders in the new machines to those patterns, though they have at the same time brought forward much more tasteful designs of their own; but still the great demand by the public has compelled them to adopt the old rude style of ornament.

1534. In the case you have alluded to, in executing the order for the King, would there be greater facilities for executing that order in France than in England?—I should think there would be. It appears to me that they turn out their large pieces of porcelain much more abundantly than we do; and I know, perfectly well, that they do larger works with more facility than we can.

1535. You laid down the principle that, having instructed the artisan to a certain extent in the general principles of design, you would then allow him to confine his attention to the particular branch of manufacture to which the design is applicable?—Yes.

1536. Have you ever turned your attention to the best mode of carrying that principle into effect?—Were I to set about it, I should take a man perfectly conversant with that branch of the business, and give him the pupils, and say, "Now, you take those pupils, and instruct them in all that is necessary for this particular department;" in the instance of porcelain he would say to him, "You have been accustomed to use such and such colours, which are at once obvious to your eye; you know the colours you are going to apply to your picture by their appearance on the palette, and you know they will have the same effect to the eye which they have upon the palette; here you are going to encounter a totally different principle; you are taking a colour which is totally different in appearance to what it will be when it has been subjected to the process of burning." This is perfectly new to the student; he then has to be instructed in, and shown what are, these changes that take place in the colours in the operation of burning. This is a preliminary training which he must necessarily go through. Then there is the effect of different fluxes upon the colours, the effect of the different combinations of colours, the quantity of flux that is necessary for one colour and is necessary for another that are to be exposed to the same degree of heat; the colours that require different degrees of heat; and all these technical peculiarities must be taught to the general student of design. He is only qualified before he comes there by training of the eye and the hand; his eye can measure forms and trace their contours, his hand can make the copy upon a plane surface of those forms.

1537. The instance you have given in the case of porcelain, is an exemplification of the principle which would generally apply to the adoption of design in manufactures, is it?—Yes; for in the iron foundry, for instance, the student who had been taught to draw ornaments upon a flat surface, appropriate to that kind of material, would have to be taught, when he comes to apply himself to this particular branch, that all kinds of forms would not be admissible; they would not deliver from the sand; he must have a peculiar knowledge of what will and what will not be manageable in the hands of the moulder, and then he comes to a peculiar technical training. That is another instance, and I fancy it will be found generally to prevail all through.

1538. In order to sub-divide instruction in art in this way, according to the manufacture to which it is to be applied, would you adopt any central system of instruction; would you educate masters in these peculiar branches, or what course would suggest itself to your mind?—I think it would be most economical to the public to establish these secondary schools in the field of the peculiar manufacture, as, in the instance of the French silk manufacture, they do at Lyons. All that applied to the connexion of the arts of design with the ornamenting of porcelain and earthenware, would be best taught in Staffordshire. The iron foundry is too universally spread to say where it would be best situated, but perhaps it is one of those which would be best in London; and there are certain other diffused branches of manufacture, where a central school would be the only one which could be conveniently established.

1539. What would be the benefit of a central school?—The students would be more numerous, because you would collect them from the whole kingdom.

1540. Would the facilities of instruction be greater?—They would, because the

the greater the number of pupils, the more economically you can educate them. There is a central school in London, for what is called the teaching of art, but the misfortune is, that there are no teachers; that is the Royal Academy; the students are drawn there from all parts of the kingdom, and, when they get there, there is very little or no instruction.

1541. How far do you think it would be desirable that the Government should interpose to assist in the formation of establishments such as those you have recommended?—I think, as it contemplates a national benefit, that schools should be established at the national expense.

1542. You have laid down certain principles for the education of artisans in art; do you think it desirable or not, that, besides the direct instruction which you have suggested, they should have also collateral assistance given to them by opening, as much as possible, galleries and exhibitions, where they might freely see all that is most beautiful in art, without any difficulty at all?—I think that is certainly desirable to the students, and I think it would have this further beneficial tendency, namely, that of improving the taste of the community in general, which wants educating certainly as much as the artists that are to minister to their taste.

1543. From your knowledge of foreign countries, do you think that the people of this country have had justice done to them in the way of instruction by the free exhibition of works of art?—I think not.

1544. Do you think that there is any want of talent for art in this country, or for a natural appreciation of it?—I think not; I think we have instances of as much fine taste in this country as has been exhibited in any part of the globe.

1545. Do you think that the people of this country have had equal advantages with most foreign civilized nations for developing their taste in art?—I think not.

1546. Do you attribute that to the want of free and open exhibitions to the public of works of art?—Yes, and I would instance another case in Paris, and the public gardens and buildings around there; they more freely ornament their grounds with fine works of sculpture than is done in any of our public places.

1547. Do you think that the climate of this country is any objection to that?—I think there is some little inferiority in the climate of this country.

1548. But there are some instances in which that does not apply, are there not?—Yes.

1548*. In iron statues they would not be affected by the climate, would they?—No, our metal statues stand very well; marble would be the thing that would chiefly suffer. I think it would be possible to form, at a moderate expense, large collections of plaster casts, which would improve the taste of the country equally with the originals.

1549. You have suggested the sub-division of the study of art as applicable to different manufactures; you have also suggested the expediency of open galleries accessible to the public; will you, in the third place, say whether you have ever thought it would be a desirable thing to make design to a certain extent a portion of national education; that is, wherever there are popular schools of education, day schools, authorized more or less by the Government, and formed on a systematic plan, you would then use means of infusing a certain knowledge of the principles of design into the minds of the population?—I am of opinion that the arts of design are so extensively useful to almost all classes of operatives, that after the first elements of teaching, such as reading, writing and arithmetic, I would make the arts of design a necessary concomitant of that branch of education.

1550. Do you think that such a system would be useful to make our workmen better artists, and to create in the people a greater demand for works of art, and to elevate their minds, and enlighten their understandings?—I am quite of the opinion that that would follow, and I have here expressed it.

1551. Would it be a difficult thing by any means to make, to a certain degree, the knowledge of design a part of national education?—Not at all; I think it is quite as easy to teach the arts of design, as it is to teach the art of writing.

Mercurii, 2° die Septembris, 1835.

WILLIAM EWART, ESQUIRE, IN THE CHAIR.

Charles Toplis, Esq., called in; and further Examined.

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1553. AS you are particularly familiar with mechanics' institutions, will you state to what extent and in what respects the constitution of those institutions is favourable to the development of art?—With the permission of the Committee, I will begin with giving a general statement of the objects of mechanics' institutions. The spontaneous origin, the progressive extension and the steady self-maintenance of mechanics' institutions throughout the country, are indisputable proofs of the existence of a strong desire for knowledge of a different character from that which the active classes of the community could heretofore derive from the educational establishments to which their station, leisure and pecuniary resources gave them access. The contracted and inflexibly perverse appropriation of the endowed schools of the country to the gratuitous dissemination of that kind of knowledge which never was, nor by possibility ever could be, of the smallest practical utility to men devoted to productive industry, had long since rendered the proffered boon of free instruction a mockery to that portion of society for which free education was ostensibly designed. In sterile schemes of tuition, calculated merely to rear men for the cloister, the mechanic, the handicraftsman and the peasant found nothing to aid them in their pursuits, and they had of necessity abandoned the free-schools of the country to the few whose leisure and resources allowed them to waste the whole term of education on the profitless acquisition of the Greek and Latin languages. The funds which had been appropriated to the gratuitous spread of information amongst the multitude, had become the succour of a limited few, who were pursuing what is deemed the necessary course of a professional education through the least expensive channels, or they had lapsed into the sinecure emolument of wholly unoccupied public instructors. The private seminaries, which admit scholars for pay, are either too expensive for the resort of the many, or the course of instruction within them is too meagre for the wants, or too foreign from the pursuits, of the productive classes which constitute the bulk of those whose necessities demand cheap education. The people, who felt the privation and saw the necessity of appropriate elementary instruction, communed with each other on their common wants, and combined together to effectuate the object of their common desires. They associated themselves for the purposes of mutual improvement, and under the impressions of their peculiar necessities devised for themselves methods and matters of study which assorted with their avocations, their leisure and their pecuniary means. Ten years of experience have now shown at how easy a rate, through associations like the self-created mechanics' institutions of this country, sound, profitable, practical education may be disseminated amongst a people. The money contributions of the individual members are so moderate as to be little burthensome to very large bodies of the community. These periodical payments range from twelve to twenty-four shillings per annum, divided commonly into quarterly payments. The aggregate amount of the contributions commonly suffices for the hire of a building, the salaries of one or more residentiary officers and attendants, the remuneration of teachers and lecturers, and the accumulative collection of books, instruments, apparatus and illustrative models and specimens.

1554. Do you think it desirable that the pupils should themselves contribute to sustain the establishment in which they are instructed?—I think so; and therefore I have brought this instance before the Committee to show how it works, and how easily it might be put in practice upon a large scale, to spread this kind of information. They attach more value to what they pay something for. It would be very desirable to give them education, at a trifling cost to themselves, by a little public assistance. In some cases a further expense is entailed upon the individual members for the purchase of materials consumed in the process of instruction, as paper, pencils and the like; or of elementary books of constant needful

ful reference; but such extra expenses are incidental to all plans of instruction. The great burthen on the resources of these establishments is commonly the erection or rent of buildings; the larger establishments have, for the most part, found themselves under a necessity of building, in order to adapt the premises to the purposes of the institution; this has been almost invariably the case where a theatre has been required, and in such instances, rent, interest and liquidation of debt absorb a large proportion of revenue. Were the buildings and endowments now nominally devoted to the eleemosynary instruction of the people appropriated to the diffusion of that kind of profitable knowledge for the attainment of which mechanics' institutions have spontaneously sprung up, and were they subjected to the control and management of those whose interests coincide with the judicious and honest administration of them, the rational, wholesome, effective education of the people might be effected at a cost which the country could not feel, aided by the contributions of the scholars, so trifling that no class would feel them as a burthen. The methods of instruction adopted in the mechanics' institutions are usually by periodical lectures, by schools superintended by masters, by classes for mutual instruction, by reading-rooms, and by libraries for circulation. It is only in the larger establishments that the system of lecture instruction can have a permanent character; in the smaller ones the lectures are delivered in sessions of longer or shorter terms, or sometimes only in casual courses. In the London Mechanics' Institution lectures are delivered twice a week during the whole year. From the miscellaneous pursuits of the members of these institutions, it would be inappropriate to pursue any one branch of study through a long series of consecutive lectures, like the academic courses; the courses, therefore, are short, and calculated by illustration to facilitate the progress of students in their private labours. For lectures of this character the larger institutions are generally enabled to compensate the services of men ranking high in science and literature. The schools are distributed into distinct branches, so that only one object forms the pursuit of each; they are superintended by a master usually receiving a salary for his services. The branches of study followed in the schools are those which call for the more continuous application of the student under the guidance and correction of a proficient. The classes for mutual instruction are commonly made up of such as, having made a certain progress in any inquiry, are qualified, by a little extraordinary application, to compose lectures or essays, which they do in turn, and read to the class, which subsequently discusses the matter of the essay or lecture. In these classes many of the more important subjects of investigation, such as those of mechanical and chemical philosophy, are prosecuted more at length and examined more in detail than they can be in the condensed course of lectures publicly delivered on the same subject. The branches of instruction cultivated in mechanics' institutions being appointed, as it were, by the students themselves, may be assumed as indicative of the necessities experienced by the majorities of those classes of the community which have coalesced for the formation of seminaries for their own use. The training for the workshop and for the study are essentially distinct. Our public free-schools recognize no difference, and have been modelled on the monastic institutions, which had for their main end the qualification of men to converse of and with the dead. Our engineers, our smiths, our carpenters, our draughtsmen find no assistance in the dead languages; they covet to know the principles of science which may guide and correct their judgment, and to possess the elements of art which may shorten their labour, and give the stamp of mastership to their works. In pursuing the course pointed out by the experience of their own wants, they have founded for their own use lectures, schools and museums, to teach them the principles and facts of mechanical and chemical philosophy, and to initiate them into the practice of the arts of design. With these guides, and after such preparatory discipline, they know that they shall become more skilful constructors, more ready contrivers, more expert workmen and more tasteful designers; their works will have more solidity, more fitness and more grace. Already numerous instances might be selected from the students in these schools, whose talents therein drawn forth have raised the individual higher in the social scale, and have stamped a national value on the system which had given them birth.

1555. Can you supply the Committee with any statement respecting the number of pupils in the London Mechanics' Institution; also an account of its funds and expenditure; the number of instructors, and the usual details which are laid

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before such institutions annually?—I can furnish to the Committee those particulars.

[*The Witness delivered in the same.*—Vide *Appendix*, No. 3.]

1556. What proportion do the pupils attending the schools of design bear to the pupils generally attending the Mechanics' Institution?—They are obliged to go out after attending a certain number of courses, to make room for others. I think there are five classes of drawing schools.

1557. Do you know how many working mechanics belong to the London Mechanics' Institution?—I should think not above one-third of the number; the average number is about 1,100; our number has been stationary at that for some years; and I should think one-third of them may be called mechanics, for there are a vast number in London who are in some way or other connected with arts of production that are not strictly mechanics. There are a great number of clerks that form part of the members, and particularly law clerks, for we are just in the centre of the law establishments, and we have a vast number of lawyers' clerks among them.

1558. What portion of the instruction do they attend?—They take what courses they please; they all follow their own inclinations as to the classes they will attend; they make application to the secretary, saying, "I wish to attend the drawing class," or any other.

1559. How do you account for the circumstance that the number of pupils attending has been stationary for so long a time?—That seems to be the average supply within the range of the institution; they cannot come a great distance, though we have some few whose zeal brings them from the outside of the town; but placing your building at any one point of London, you will range within a certain circuit, and that circuit appears here to have furnished very steadily 1,100 members. There are other establishments about London differing a little in character.

1560. Are there any other mechanics' institutions in London?—There are several that have emanated from that; some of them for classes considering themselves rather higher in the scale of society than those for which the London Mechanics' Institution was originally formed. For instance, there is the Western Literary and Philosophical Institution in Leicester-square, which has been going on very flourishingly. There is a more recent establishment in Mary-le-bone, of the same kind, which is called the Mary-le-bone Literary and Scientific Institution. There is another, near Finsbury, called the Mechanics' Hall of Science. There is the Mechanics' Institution in Spitalfields, which has flourished less than one would expect in a manufacturing district; the wages have been very low there; and that institution, though it began under very favourable auspices, has been always drooping, scarcely keeping itself in existence. There is another in the City, the City of London Literary and Scientific Institution. There is one at Islington, and another at Stepney. There is another recently established at Stratford. There was one in the Borough, but I am not certain whether it is still in existence; I rather think not. There is one at Wandsworth, and there was one at Deptford, but whether that is continued since the change in the Dock-yard there, I do not know; it was a good deal supported by parties connected with the Dock-yard.

1561. Have they increased much in number of late years?—They have increased in number, and those which I have mentioned are tolerably stationary as to the supply of members; that is, they have a sufficient number to keep themselves in full activity.

1562. Has the number of pupils increased much?—I should think they are pretty stationary as to numbers.

1563. Are they all upon the same system?—No, they are not upon the same system; they have each adapted themselves to their peculiar views; some taking different classes of society, and they have adapted their pursuits to the wishes or wants of the particular class forming the society. Some will pursue more literary subjects, others matters of science or matters of taste; music forms a leading object with some of them.

1564. Do they all afford more or less instruction in arts connected with manufacture?—They all, I believe, afford instruction in drawing.

1565. Can

1565. Can you give the Committee any details as to the number of pupils in each?—Not of those other institutions without a special application to them.

1566. How far do you consider a knowledge of the arts of design to be important to artisans and manufacturers?—Whilst a knowledge of the principles of mechanical science is indispensably necessary to the successful execution of all works of construction, and consequently to the engineer, the builder, the carpenter and the mechanist, it is an essential part of his education to acquire it; chemical science is not less imperatively called for by equally extensive classes of operative men in innumerable departments of manufacturing industry; but to a very large proportion of the individuals engaged in both branches, some practical skill in the arts of design is either absolutely needful, or would be eminently useful. All works of construction require to be preceded by a design on paper, or a proportional delineation, which is often to be done by the workman himself. Workmen in these branches must therefore be necessarily trained to the accurate use of drawing instruments, and their operations are frequently much assisted when they can express their designs by sketches made by the unguided hand. Those workmen whose province it is to shape and give form to materials, are greatly aided in their operations when they can delineate the contours of the forms they wish to impart, or can model them in a yielding matter; and their taste is necessarily improved in studying the selected forms set before them for imitation during the course of their instruction in drawing or modelling, from which improvement their works must derive additional grace and effect. Many important branches of manufacture call for careful cultivation of the eye, for the purpose of arranging, assorting and contrasting colours, which, as an affair of taste, calls for some portion of a painter's education. Other branches subservient to the luxuries, and what may indeed be regarded as the imperative wants, of a highly civilized society, demand superior skill in the delineation of landscape, and even in the drawing and modelling of the human form, and of other complex figures. As any of these operations are executed with a skill and tact to satisfy the chastened eye of the professed artist, they give value and importance to the work which has received their impress, and enhance the gratification of the cultivated possessor of the commodity. Whatever partakes of the nature of ornament will only be appreciated in a refined age, as it is characterized by grace and elegance of design and by delicacy and precision of execution. But the accomplishment of these requisites implies long and careful training in the artist, to whom, during his unprofitable noviciate, it is essential that all facilities should be afforded at their minimum of expense. When we consider the immense number in this country of workmen and superintendents, to whose successful operations the principles of science are essential; of skilled labourers, artisans and handicraftsmen, to whom the arts of design and the elements of taste in the cultivated age of an opulent society are of eminent, to many of vital, importance; when we reflect that from the knowledge and skill, and ingenuity, and taste and labour of all these men combined, the country draws all which supplies the wants, conduces to the comforts, or ministers to the luxuries of society, it would seem to be an object of no mean estimation to an enlightened Legislature to provide for the careful and adequate training, as far as public institutions can contribute, of every class of skilled labourers. The formation of schools of elementary science, of academies for the arts of design, and of museums for the collection of models of construction, of specimens of skilful workmanship, and of examples of tasteful design and graceful form, cannot fail to advance, in a conspicuous degree, both the fine and useful arts of the country. Our national greatness rests on the skilled industry of our people; it must be a part of sound domestic policy to foster, by every means within our reach, the talent which gives currency and importance to our indigenous products, and draws within the vortex of British manufacture the raw material of other climes, to be spread again over the world, enhanced in value by the labour, skill and taste of British artisans.

1567. Have you ever turned your attention to the propriety of giving protection to original designs, giving a species of copyright to them?—I have considered it a good deal, and have had much conversation with manufacturers upon it. It is a subject of heavy complaint with manufacturers that they have now so little protection in their original designs; so little protection, indeed, that they feel in many cases little disposed to incur the expense of paying artists to produce designs for their particular establishments, knowing that after they have incurred that expense they are open to piracy the next day, if they produce any thing likely to

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take with the public. This operates prejudicially through very extensive classes of manufactures; all, in fact, where figure or design forms a prominent feature of the production. The present protection is little available; it is an expensive process in Chancery which very few men choose to resort to. It has been done by some houses in Manchester, but not very extensively. I believe it requires an application to the Courts of Chancery to grant an injunction against the continuation of the piracy, which is attended with some considerable expense and trouble to the applicant, and expense and trouble that are more than equivalent frequently to the object to be protected. The great difficulty in devising security to designs, I believe, is that of defining clearly what is an original design; you can so easily, by an alteration of subordinate parts, retain the character, and still it cannot be said to be a copy of that particular work. This would require a good deal of consideration by men conversant with manufactures and with art, to be able to produce a ready recognition of the original design which each individual might be entitled to claim; there are so many easy ways of evasion. The protection asked for would in general be for a very short time, as commonly those things of pattern merely are in demand for a season, and they would be satisfied if they could have only a few months' monopoly in some branches of manufacture. In other branches of manufacture, where the taste is more durable, the protection would require to be longer. It would have to be classified, and put under the consideration of a qualified board; perhaps the whole affair might be effected by registration in an office superintended by men possessed of practical knowledge in the different branches of manufacture. It might be done at little expense to the individual seeking the protection, without the formality of a patent.

1568. Would you have the registration central or local?—I think it would be better to be central, because it would be so easy to transmit to that office the pattern desired to be registered.

1569. Would you combine both a central and a local registration?—I am not prepared to say that there are some manufactures so extensive and so peculiarly confined to a district, that you could do all for that one branch of manufacture in the district; but then, again, there are off-setts from those same manufactures, and those off-sets would have, in coming to the local head office, as much trouble almost as would bring them to a common central office in the metropolis; for instance, in the earthenware manufacture, which has its chief field in Staffordshire, they could do all that related to the great branch of the business; but then you would find small detached portions of the manufacture situated at considerable distances, isolated from the large fields; so in printed cottons, it would be the same, and in the weaving of figured goods it would be the same. You find them distributed here and there in certain localities all over the kingdom; so that perhaps one central office would be more convenient than the having a number of local ones.

1570. In your plan of registration, would you adopt any system of marks upon the article?—I would deposit a copy in the office, which should have the official mark of its date of reception, which should be the date of its publication. I should give a claim from the moment when it was deposited in the office; then if another man could prove that he had, before that date, made use of this design, it becomes no piracy; the other has made a claim that must fall to the ground.

1571. Would it be desirable to have any stamp or mark put upon each article made by the person who had so registered it?—I think it would be well to say, "Registered on such a day, at the office, by such and such parties," and let them put it upon every piece of manufactured goods that they made.

1572. That would leave no excuse to any person that saw the article, for pirating it?—None whatever.

1573. Have you any observations to make with respect to the expediency of having a speedy remedy, through a legal or equitable tribunal?—I think that such questions would be most advantageously settled by a local tribunal, as upon the continent, and particularly in the large towns in France; they have tribunals to which all matters of this kind are immediately referred. Their chambers of commerce are local tribunals to which all matters of dispute between merchant and merchant at once go and are settled, instead of coming to the metropolis of the country. There is a board composed of men skilled in that particular branch. That would be at once a cheap and a ready remedy.

Such

Such a court might proceed upon the decision of the office of registration; the piracy being sent up to be compared with the original design deposited there, they would at once issue their declaration whether it was a colourable imitation of such and such a design or not. That might be admitted as evidence before the local tribunals, to guide them in their judgment in the appeal made to them.

1574. You would not think that one decision by such central tribunal would be sufficient?—I think perhaps not, because you might have to investigate and call for the *vivâ voce* testimony of the parties, which would be best done in the locality where the transaction took place, rather than bring them to a distant court; I think all that would be required from the office of registration would be a testimonial as to the identity or similarity of the two things in contestation.

1575. Must not you for that purpose send up to London sometimes articles of inconvenient weight to be examined?—That would happen sometimes, but very rarely; it seldom happens that those matters of taste are very weighty.

1576. In the case of fire-stoves, and other productions of that kind, might not that inconvenience arise?—Then you come to patented inventions; but if they were merely the ornamental designs upon a casting, that could be sent at no great expense; it would be sufficient to send the plate upon which the design was.

1577. Have you any further remarks to offer upon the subject of protection to the original designers of patterns?—I think it of great importance to the manufacturers of the country that a speedy remedy should be afforded for this widely-complained-of grievance.

1578. And you propose that the period of protection should vary according to circumstances?—According to the nature of the manufacture.

1579. Must not you give some power of punishment to the tribunal?—Of course there must be some power of that kind; I believe a fine would be found necessary in all those cases.

1580. Have you been induced to make any remarks upon the effect of the excise laws upon the progress of the arts, in connexion with manufactures?—My general impression is, that where the excise laws are in operation in any branch of manufacture, their tendency is to retard improvement in that branch of manufacture.

1581. Have they also obstructed art, as well as mere mechanical improvements in manufacture?—In the art of glass-making, I believe, it is universally acknowledged that the want of improvement is mainly to be attributed to the excise interference; they cannot make any experiments as to improving the quality of glass except under the inspection of the excise, and it is that prohibition which forms the stumbling-block in that particular branch of art. There are certain qualities of glass for optical instruments that we have never been able to reach in this country, and we are obliged to go to the continent for them now, in consequence of the imperfect state of glass-making.

1582. Do you consider that to result from the excise laws?—I should ascribe it to that, in consequence of its having prevented the free career of experiment in that branch of industry.

1583. How far do you think the assistance of Government is desirable, in the formation of such institutions for circulating art, or for the foundation of open galleries for the public?—I think the assistance of Government would be exceedingly useful in furnishing the buildings in which those schools were to be established, leaving the remuneration of the masters, in a great measure, to the contributions of the students. With regard to the museums, they, of course, must, if formed, be formed entirely by the Government, because to be useful they must be open; but the Government might very readily diffuse over the country museums, containing specimens of the fine arts, at a very trifling expense, by having a central establishment, in which they would have moulds from the best works of antiquity, and from those moulds they would be able to disperse casts in plaster to a great number of those establishments, so that they would be furnished at a very moderate expense through the whole country by this one establishment.

1584. Would not such a Government undertaking repay, in national advantage, the original outlay which it cost the national funds?—I think most certainly so, in improving the taste of the artists, and also in improving the taste of the community at large, for they must both be educated together.

1585. Would not such a central system of supplying objects of art be much cheaper than any other?—I think so; the Government could readily provide

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itself with those moulds from the original sculptures, whether they were in this country or abroad, and those moulds would supply a sufficient number of casts, in a state of perfection, for any number of museums that might be established in the country.

Mr. *Joseph Clinton Robertson*, called in; and Examined.

Mr. *J. C. Robertson.*

1586. YOU conduct the "Mechanics' Magazine"?—I do.

1587. How long have you conducted it?—From its commencement, about eleven years ago.

1588. Has it diffused a great deal of information among the artisans of this country?—I trust it has; it has a very extensive circulation.

1589. Have you had an opportunity of observing whether there is a want of drawing among the working mechanics?—I should say there is a very considerable want of a knowledge of drawing; but I would qualify the observation in this way: It is not so much in ignorance of the uses of drawing, its intent and meaning, as a want of personal skill in the practice of it. I have scarcely ever found among mechanics (and I have had intercourse with a very great many) an instance of their not being able to comprehend perfectly any geometrical drawing that was submitted to them. It is a common saying among them, that they can comprehend any form of construction better from a drawing than from the best written description. Indeed as most of them work from drawings and patterns, it is absolutely necessary that they should be able to do so. They can read drawings, if I may so speak, and understand them thoroughly, though they cannot themselves draw; just as many a man can read and understand our best authors, who, if he were himself to take pen in hand, could not write a single sentence grammatically. I may add also, that I do not think it is from want of opportunities of acquiring a knowledge of drawing, or from any neglect of those opportunities, that the majority of mechanics are thus ignorant of drawing, but because they have had no occasion to practise the art.

1590. Why have they had no occasion to practise it?—It seems to me to be but a necessary result of the great extent to which division of labour is carried in this country. Every man of the working classes looks out for and studies that branch of art only by which he expects to get a living; he confines himself to that alone. Take for instance the case of any large manufactory; it does not require probably above four or five good draughtsmen to keep two or three hundred men constantly at work. Of course it would be labour thrown away for the great body of those men to acquire any greater knowledge of drawing than is requisite to enable them to comprehend the designs entrusted to them for execution.

1591. Do not you think it would be of advantage to every mechanic to be able to draw?—I think it would be a great waste of time in any mechanic to learn an art that he could not turn to some practical account; and I think that it is from a conviction of this among mechanics themselves that they refrain so generally from cultivating drawing.

1592. Is not it a deficiency of the system that in that general division of labour there should not exist classes occupied in adapting the principles of design to general use?—I believe that in every trade there is a natural demand for designers, which produces as many designers as are wanted.

1593. Are those designers sufficiently instructed?—I think they generally are sufficiently instructed. I have never met, in all my experience, any want of talent in designing in any branch of manufacture.

1594. Have you ever had an opportunity of comparing the designs made here with the designs made in France?—Not from visiting the workshops of France; but I have seen numerous French publications of works of art, and such specimens of French art as have been imported into this country, and I do not consider that we are behind our neighbours, except in a very few branches.

1595. You do not consider that we are in general behind the French in design as applied to manufactures?—Not behind the French, certainly.

1596. On what facts do you ground that opinion?—On the proved ability of the English artisan to do any thing you can put him to as well, if not better, than any other artisan in the world, provided only you can pay him what he calls living wages for his labour, which are, unfortunately, with us much higher than in any other country; and on the fact that many of those fine designs for which the French have the credit, are in reality the productions of our own mechanics.

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You commonly hear it said that the patterns of French prints are much superior to ours. Now it is notorious (abroad at least, if not at home) that most of the engraved cylinders used in France are supplied from this country. A friend of mine went into a mercer's shop in Paris, and was shown there some very beautiful printed cloths; chintzes, I believe; he dropped an expression of surprise that our English manufacturers could not produce such elegant patterns as those he saw before him. The shopman smiled and replied, "To tell you the truth, sir, the cylinders from which these cloths were printed, came from Manchester."

1597. That applies to the printed cotton manufacture?—Yes, to that particularly.

1598. Do you mean to extend that observation to all the more fanciful descriptions of goods in which design more peculiarly enters, as well as to the cotton manufacture?—I really do not know how to limit the observation, for though the French do perhaps excel us in fancy goods, I think this is more owing to the talents of our artisans being employed in a more profitable direction, than to any inferiority of taste in them. The great object with every English manufacturer is quantity; with him, that is always the best article to manufacture of which the largest supply is required; he prefers much a large supply at a low rate to a small supply at a higher; and that even should the present profit be less from the former than the latter, because, in the long run, the larger the demand, the steadier it is sure to be. I do not think this is a point which has been sufficiently considered. From the great command of capital possessed by the English manufacturer, the immense capabilities of his machinery, and the unrivalled skill and industry of his workmen, he is enabled to turn out a greater quantity of goods in a given time than the manufacturer of any other country whatever; while our wide-spread commercial relations present him with facilities of disposal such as no other manufacturer enjoys. He lays out himself accordingly to supply those manufactures that are most in demand all the world over; and those that are the most in demand among mankind at large, will, in the nature of things, always be of the least tasteful description; that is to say, till the bulk of mankind are much more cultivated than they now are, or are likely soon to be.

1599. Do you think, that if they exercised a greater degree of taste upon the same material of manufacture there would be a greater demand for that manufacture?—I doubt that very much; the taste, such as it is, does not seem to be any drawback on the demand. You must improve the public taste greatly before you can expect to witness any material improvement in the productions of those who minister to it.

1600. How would you improve the public taste?—That is the question for consideration.

1601. Is not the public taste improved by the sight of works of good design?—Decidedly.

1602. Do you suppose, if works of good design went into the market with works of bad design, that in the end the works of good design would not be preferred?—I am not sure of that; I think the public eye requires to be educated in matters of taste, in the same way that the understanding requires to be enlightened by reading and study.

1603. Do not you suppose that the public eye is enlightened, in matters of taste, by the exhibition of well-designed works?—No doubt; the more habituated the eye is to the contemplation of beautiful forms, the less relish it will have for the grotesque, the gorgeous and the glaring, in which rude and vulgar natures delight; and hence the superiority of the educated and travelled classes in all that regards matters of taste; the same pattern which, for elegance of drawing and delicacy of colouring, would be appreciated, and, because appreciated, universally sought after in the west end of the town, would, in all likelihood, be passed over unheeded, if not contemned, in Wapping, or any similar neighbourhood.

1604. Is it not the inference from that, that it is desirable to improve the taste of the persons at Wapping, who do not so highly appreciate that which is well designed?—Most desirable, certainly; the taste of the entire public wants improving; but, as regards the mechanical classes, I think they are rather before than behind the public taste in this respect.

1605. Then how do you account for the circumstance which has been stated in evidence to this Committee, that many patterns, particularly in the silk manufacture, which are brought over from France, are greedily sought for, and copied, in

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preference to those of our own workmen?—I ascribe the demand for French goods partly to a taste, a vulgar taste it may be called, for what is far-fetched and high-priced, partly to the actual superiority of the French patterns, many of them derived, as I have before stated, from an English source, and partly to fashion, for which you can often assign no reason whatever. A cylinder, engraved at Manchester, is sent to Lyons, and the article printed from it comes back here, and is very much in request as a French pattern among persons who know nothing of its history, because, of course, the person that supplies the engraved cylinder to the French manufacturer, does it upon the understanding that he will not make the pattern engraved on it previously known in this country.

1606. Then you do not admit that any actual superiority, in point of taste, exists in France?—I do not know any thing that our artisans are not capable of producing, taking this always into consideration, that the price of food in this country is such that it will not allow them to devote to many descriptions of work the same length of time which foreign artisans, with their cheaper means of subsistence, can afford to expend upon them.

1607. You have said that at the west end of the town you think there is a better taste than at Wapping?—Unquestionably; it is a highly-educated taste; the best of which the country can boast.

1608. At the west end of the town, do you, or do you not, find the goods of foreign manufacture more in demand than at the other end of the town?—I believe they are.

1609. Then how do you reconcile that with the opinion you have expressed, that the English manufactures are equal in taste to the French?—That is not exactly the opinion I expressed; I have admitted that the French do probably excel us in fancy goods, but I claim for our English workmen the merit of producing many of those paterns for which the French get credit; and I claim for them also the ability to do any thing which other artisans can do, if you will but make it worth their while.

1610. Do you then suppose that all the French goods that come here are founded upon English patterns?—Not the whole of them, but I apprehend that a great part are.

1611. Do you suppose that a great part of the fancy silks which are consumed at the west end of the town are founded upon English patterns?—Not the fancy silks; that is a branch of manufacture long peculiar to France, and which, for various reasons, is as yet but in its infancy in this country. My observations have reference to the various cotton and linen fabrics, in which the arts of design may be carried to as great a degree of perfection as in silks.

1612. Are they carried to as great an extent as in the Jacquard loom?—They are not, but they might be.

1613. With respect to various articles of manufacture, in which the fine arts are exercised, for instance, the time-pieces and figures in or-molu, the candelabra, and various articles of that kind, which are formed upon classical models of the antique, are they principally the work of English artists, or do they come from France?—I believe the greater part of them come from France; but I am satisfied our artists could produce equally good articles of that description, if we could afford or choose to pay the higher price, which would be requisite to remunerate them.

1614. Why must they have a higher price?—Because provisions, and consequently wages, are high.

1615. How comes it that we can undersell them in cotton goods?—Because machinery has here, to a great extent, superseded human labour, and because in the case of cotton goods there is an immense supply to compensate the manufacturer for low prices.

1616. Then there is not a demand for fancy articles of the kind mentioned?—Yes, a demand for them among the higher classes, but little disposition on the part of English manufacturers to embark in the production of them; they prefer turning their attention to things of a more ordinary description, which every one wants. It was mentioned by Mr. Toplis that in the case of a set of porcelain preparing for the King, the work was stopped in its progress for want of artists of sufficient skill. Now, I should think that was very likely to be the case, and yet I should be slow to deduce from it an inference to the prejudice of our native artists. Kings can never be numerous

as customers, and no manufacturer would ever think of rearing up designers for the special purpose of supplying an occasional order from such a quarter.

1617. Then do you lay down this principle, that it is in vain to offer to the great mass of consumers works which combine, with perfect manufacture, elegance of design, because they would not be appreciated by them?—I think, considering the existing state of taste among the great mass of consumers, you might produce patterns so elegant that they would not sell; for instance, in the negro markets of the West Indies and America, which take a large supply of goods from this country, the more gaudy an article is, the more of red and yellow in barbarous combination there is in it, the more likely it is to please.

1618. Is not that an extreme case?—I hardly think so; our fabrics go over all the world. People of taste are fond of complaining of the many ugly patterns which our manufacturers are constantly sending forth, when, with the same trouble, and at the same expense, so much finer patterns may be produced; but they would not do so if they only considered how many ugly tastes our manufacturers have to cater for.

1619. Do you apprehend that the ware of Wedgwood was indebted for any of the preference shown to it to the delicate design upon it?—No doubt the elegance of the design contributed to the circulation of the ware.

1620. Has the Wedgwood ware been in general use?—In universal use.

1621. Is not the design upon that ware a classic pattern from the antique, brought from the extremities of Italy?—Some of it is of that description, some not; but it is the general character of the ware.

1622. Do not the designs which are most sought for by the great mass of consumers proceed from the excavations of Pompeii?—I doubt whether those are the designs most sought after; there is a pattern which was a long time in very general use for table services, called the "willow pattern;" there is nothing very classical in that.

1623. Do you suppose that, if the ware be equally good, and the design more elegant, in course of years the consumption would be greater or not?—I have no doubt that such an increase of elegance in the productions of our potteries would help to improve public taste, and to produce an increased demand for articles of a higher cast.

1624. Do you think that in the long run, that which is founded upon admitted principles of beauty, is more certain ultimately to prevail, than that which is founded merely upon the ephemeral taste of the day?—I have no doubt of it; but I think the public mind must be educated to distinguish what is beauty and what not.

1625. Do not the artisans of this country form a great portion of the public of this country?—Yes.

1626. Are not they consumers as well as producers of manufactures?—No doubt.

1627. Do not they consume the articles produced by others, as well as manufacture themselves?—Yes.

1628. Then if you educate the eye of the artisan of this country, would not you educate the eye of the public?—Yes; so far as the artisans make a part of the public. I do not mean to question that the artisans at large share in whatever degree of bad taste distinguishes the country, but I repeat that, in my opinion, they are rather before the rest of the community in this respect.

1629. Do you know what proportion the artisans of the country bear to the whole population?—I cannot at present state the exact proportion; probably a fifth or sixth; but, whatever the proportion may be, I apprehend it matters not. I know that an impression to the effect I have just stated does exist very extensively among our artisans themselves. Nothing is more common than to hear such of them as have any thing to do with the designing or planning of works, complain of the manner in which they are constantly thwarted by the bad taste of those who employ them. The tailors have got a phrase among them which describes this feeling very exactly; they call it "working to the head," or fancy, of the customer.

1630. Are there any means of giving a proper turn to the head or fancy of the customer?—Many.

1631. What means?—I would particularize, before all others, the circulation, as widely as possible, of good copies of the best existing works of art.

1632. Do you suppose that the taste of the customers would be influenced materially by the circulation of good works of art?—Most materially; I consider

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sider that very much of the bad taste of the country has been owing to the circulation of wretched prints all over the country, and still more wretched stucco images; the country has been inundated by them for the last 50 years and more. I may observe, by the way, as not a little curious, that this inundation has not proceeded from native artists, but from Italians. It is from Italy itself, the favourite seat of the fine arts, that this flood of execrable taste has come in upon us.

1633. Do you attribute the employment of Italian designers upon those inferior works to the circumstance that the demand of the purchasers originates from a low taste in art?—No doubt they consulted the taste of their customers.

1634. Do you consider that the multiplication and circulation of copies of good models would have a great influence in refining public taste, and producing improvement in works of design?—An incalculable influence.

1635. Do you consider that the progress of the arts in this country is impeded by the want of protection for new inventions of importance?—Very much impeded. Inventions connected with the arts of design, of new instruments, or new processes, for example, are, from the ease with which they can be pirated, more difficult of protection than any other inventions whatever. Such protection as the existing laws afford is quite inadequate. I cannot better illustrate my meaning, than by mentioning the case of engraving in metallic relief, an art which is supposed to have existed three or four centuries ago; and the re-discovery of which has been long a desideratum among artists. Albert Durer, who was both a painter and engraver, certainly possessed this art, that is to say, the art of transferring his designs after they had been sketched on paper, immediately into metallic relief, so that they might be printed along with letter-press. At present, the only sort of engravings you can print along with letter-press are wood engravings, or stereotype casts from wood-engravings; and then those engravings are but copies, and often very rude copies, of their originals; while, in the case of Albert Durer, it is quite clear that it was his own identical designs that were transferred into the metallic relief. Wood engravings, too, are limited in point of size, because they can only be executed on box-wood, the width of which is very small; in fact, we have no wood-engravings on a single block of a larger size than octavo; when the engraving is larger, two or three blocks are joined together; but this is attended with so much difficulty and inconvenience, that it is seldom done. From the specimens of metallic relief engraving, left us by Albert Durer, there is every reason to infer that he was under no such limitation, that he could produce plates of any size. Now the importance of such an invention will be immediately seen, when it is considered that if you could produce an engraving of a work of art with as much facility as you can produce in types a copy of manuscript, and you could work this engraving along with the letter-press, you would have works of the largest size illustrated to a degree that is now unattainable, and might multiply copies of works of art with twenty times the celerity, and at more than twenty times less expense than you can do now. No wonder, therefore, the re-discovery of this invention has been so long a desideratum. Many are the persons who have tried to accomplish it; and I know of more than one or two who may say they have succeeded. About the year 1824, a Mr. Foulis, well known as an eminent printer in Glasgow, communicated to me that he had made a re-discovery of this art; and he produced a letter from the late Mr. Roscoe, of Liverpool, upon the subject, in which that gentleman gave it as his opinion that the art had existed; and, from what Mr. Foulis had stated to him, that he believed he was in possession of the secret. I introduced Mr. Foulis to two other gentlemen for the purpose of bringing this art into use, if possible. We joined together, and furnished funds for fitting up an establishment for the purpose; but after some time differences arose, and the thing dropped without being brought to a conclusion.

1636. Was that in consequence of want of protection?—Principally so; there was a difficulty arose on that head. Mr. Foulis was between 70 and 80 years of age, and we were naturally very anxious that he would leave us some specification of the invention, that we might be able to work it out, to indemnify us for the expenses we were incurring. However, Mr. Foulis could not be prevailed with to give us a sufficient specification, and we never received it from him. He wished that we should take out a patent for our mutual protection; but had a patent been taken out, that would have led of necessity to the publication of

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the specification; and it seemed to us that were it once published, the invention would be lost as a matter of property to all concerned. I may mention that the differences I have alluded to led to an arbitration before Mr. Bolland, now Baron Bolland, in which arbitration the question was raised, whether such an art as I have described did really exist or had existed. A great deal of evidence was adduced on this point, and a number of artists examined, and the result was, to prove, beyond all dispute, that the art had existed, and had been lost.

1637. Is Mr. Foulis alive?—I believe he is dead, and probably the secret, as far as he was concerned, died with him; but more recently, about 18 months ago, an eminent engineer in town, who was aware of the interest I had taken in this subject, came and informed me that a friend of his had made the same discovery. To put this at once to the test, I gave him from a portfolio a small specimen of a paper pattern, and he pledged himself that his friend would, next morning, produce a fac-simile of it in relief. The next morning he actually brought it me, done in relief, and done admirably; it was a pattern of very great difficulty, and a copy of it could not have been executed with the hand within the time, nor executed half so well. I was perfectly satisfied from this, that the art so much sought after had been once more re-discovered. The gentleman, however, not being himself an artist, was desirous of disposing of this secret. It was suggested, as before, to take out a patent; but the answer to this was, that if patented, he must then specify the process, and it would be immediately pirated in every garret in London. It was impossible, in fact, that a patent could give him any protection at all. The case of Sir David Brewster's kaleidoscope furnishes an illustration exactly in point. He took out a patent for it; but it was so universally pirated that he could not protect it, and he made little, if any, profit from an article which, if it could have been adequately protected, might have yielded him a handsome fortune.

1638. Have any suggestions occurred to you as to the best mode of protecting such inventions?—I do not know any mode by which a property in inventions of this description could be protected; what I would suggest is this, that there should be an annual public grant for the reward of such useful inventions as the patent law cannot protect. In the present instance, all that the party asked was the sum of 500*l.* for the communication of his important secret; and because there is nobody to give him this sum, he keeps the secret locked up in his breast, and very probably it may be lost again to the community.

1639. You suppose that there exist no means of protecting, and that there only exist means of rewarding such inventors?—Yes.

1640. Is your opinion against the possibility of protection generally in other inventions of art?—Against the possibility of protecting those inventions only which can be practised by such numbers of persons in obscure holes and corners, that to vindicate the property in them by legal process is impossible; you cannot prosecute a whole nation.

1641. Cannot you prosecute one individual?—Yes; you may prosecute and put down one or two, but when every body infringes, and you have to prosecute every body, your right becomes practically a complete nullity. Where could be a stronger proof of this, than the case of Brewster's kaleidoscope, which I have just mentioned? Although the undoubted inventor of it, he was powerless against a multitude. It may be said, that an inventor so circumstanced, can apply to the Society of Arts, but the premiums of that society are so small, and awarded by committees of so little select a description, that the authors of really valuable inventions do not often trouble it.

1642. You would recommend, not a system of protection, but a system of reward?—In cases of the peculiar description I have mentioned, there are many cases where a patent will effectually protect.

1643. Must not you bring proof that it is an original design before a reward is given?—I think there might be a commission of learned and intelligent persons appointed, before whom an inventor might go and submit his invention without much risk of his being able to deceive them as to its originality or ability. I would have this commission empowered to reward most liberally every new invention or improvement which they thought likely to be of national benefit; and that at once, in order that the author might have every enjoyment of the fruits of his ingenuity, and be left free to exercise his talents in the production of other inventions and improvements. They should, in fact, act on the same principle

as the Society of Arts, but with larger means. Many useful inventions have been brought forward through the medium of the Society of Arts. I believe that steel engraving, which has done such wonders for the fine arts, was first introduced in consequence of one of their premiums; but I apprehend that were the entire number of inventions which have been rewarded by this society compared with the number carried into actual practice, the disproportion would be found enormous; and this I attribute principally to the smallness and inadequacy of their premiums.

1644. Is not it a good guarantee for the ultimate success of an invention, that the artist appeals to the tribunal of the public for a decision upon the merits of it?—Yes, a very good guarantee for the success of the invention, but not a guarantee for the fruits of that success coming into the inventor's pocket. If an inventor can go into the market to supply the public demand, I think the public feeling is such that they will patronize him in preference to any pirate or interloper; but it is not every inventor who has the means of doing so, and there are many, such as amateur mechanics, who, though they may have the means, have not the inclination.

1645. Would not there be some danger in interposing an intermediate tribunal between the public and the inventor; would it not be leaving too much to their judgment, and rendering the inventor too independent of the final tribunal, which ought to decide upon it, namely, its merit in the eyes of the public?—I think the occasional loss to the public would be very small, and the advantage in a general view of the matter would be extremely great.

1646. Have you ever turned your attention to the expediency of giving every advantage to our artists of seeing, without any expense, beautiful works of art?—I think they cannot be made too universally accessible.

1647. Is there any want of natural design and taste in the artists of this country?—Not at all; I believe they are equal to any thing that they can be put to.

1648. Has justice been done to them in allowing them a free inspection of works of art?—I do not think it has.

1649. Is not it highly expedient that such exhibitions should be encouraged?—Highly expedient.

1650. Have mechanics' institutions had a good effect in improving the taste of the artisans?—They must have had a good effect, but I should say not so good an effect as might have been expected, or such as they are calculated to produce under more judicious direction.

1651. In what respect?—I think, generally speaking, there is a want of system in mechanics' institutions; there is no regular course of instruction followed in any of them. When a young man has attended for two or three years, the circumstance of his having so attended suggests no definite idea of what he has learned during the time, or what course of study he has gone through.

1652. You would wish for more system in instruction, and greater uniformity?—I should like some systematic course of instruction, suited to the wants of mechanics, to be followed. The lectures given at these institutions often embrace subjects very foreign to the purposes of mechanics' institutions. All sorts of topics are discussed, and in every variety of order; there seems to be no principle of selection adhered to whatever.

1653. Do you think it desirable that to a certain extent the nation should assist in the formation, or in the construction of edifices to be devoted to the instruction of artisans in the arts?—I should be very jealous of the interference of Government.

1654. The question does not refer to interference, but simply assistance without interference?—I should hope more from the Government's undoing what it has done in the way of obstruction to the progress of the fine arts, than from any thing it can do to promote them.

1655. What obstructions do you refer to?—To the heavy tax on paper, for one thing. Drawing-papers are extremely expensive to persons of small means, and inferior papers are often used in copper-plate printing, when but for the tax, which is in proportion to the weight, much finer papers would be used, papers better calculated to do justice to the engraving.

1656. Would not the withdrawing of such obstructions by Government be in fact an assistance by Government?—It would amount to the same thing.

1657. Instead of giving additional speed to the machine, you remove the load

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load that obstructs its progress?—Exactly so; and I would recommend the removal of all duties upon the importation of foreign prints; and also, that the Government should do their best to induce foreign governments to do so likewise by our works of art. The import duty into this country is small, I believe, but still it operates to a certain extent.

1658. Would you think it desirable that any national assistance should be given, as in the case of building the schools without the slightest interference on the part of the Government, but simply, that where the local resident population had advanced a certain sum, the Government should assist in the completion of the design?—I should think it highly expedient that the Government should give such limited assistance for the establishment of buildings, and probably some allowance also to the professors.

1659. You think that the interference of Government is a burthen?—It is too apt to lead to jobbing, but benefactions simply can do no harm. Supposing the inhabitants of a place were to come forward with two-thirds, Government might with great propriety, and without the least risk of evil consequence, assist with the other third.

1660. Supposing that by the residents in any given district an offer was made to contribute a certain considerable proportion towards the formation of a gallery of casts, or a public library, or a collection of works of art, open freely to all the public, you think it would be wise in the Government, without the slightest degree of interference, simply to assist in the completion of the design?—I should think it highly expedient and highly honourable in the Government to give every encouragement in that way, to promote by all possible means the establishment of museums and galleries, so that they leave the management of them to the people themselves.

1661. Is not it probable that eventually the nation would be repaid for the passing liberality of the Government?—I am satisfied of it; the more the taste of the country is improved, the more our manufactures will be improved; and the country that has the best manufactures will of course command the greatest export trade in the long run.

1662. Are there any fiscal impediments to the circulation of abundant copies of drawings about the country?—Nothing but the expense; the duty upon paper is heavy; there are duties too of various kinds which make provisions and wages higher than they need be, and there are duties upon the importation of foreign prints; I believe also that our prints are not admitted to the continent as freely as they ought to be.

1663. Does the excise duty on paper materially obstruct the circulation of works of art among the people?—I should think it does; it enhances the price very much.

1664. Do not you think that our machinery and our capital offer to us a new mode of circulating a knowledge of the principles of art among the people, in the application of that machinery and that capital to embellished works?—I believe that if books could be more generally and abundantly embellished than they are, if the embellishments could be as readily furnished on a large as on a small scale, and particularly if designers and artists could give fac-similes of their own designs, that would raise the arts to a much higher standard than they have ever yet attained in this country; and all this I believe to be now within our reach; encouragement and protection alone are wanting. By such an art as that of Albert Durer's, the standard would infallibly be greatly raised. It would not only abridge the time, labour and expense of production in themselves, and cause works of art to circulate among the people to twenty times the present amount, if not more, but make the people familiar with works of a much higher character than they have ever been before accustomed to. By the present mode of printing engravings with the roller-press, you cannot produce above 400 copies a day, whereas you might produce 20,000 from a plate in metallic relief, with equal ease, and all excellent impressions; impressions, too, not from copies, as even the best of engravings are, but of the artist's own original designs. You cannot, by the finest engravings in intaglio, give by any means so just a representation of the works of a Raphael or Michael Angelo, as a copy of the works of Milton or Shakspeare, executed by the meanest printer, conveys of the genius of either of these great writers. An engraving, by a secondary artist, of a good painting, like an ordinary translation of a first-rate poem, is always sure to lack much of the beauty of the original.

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1665. Is there any thing else you wish to state to the Committee?—I would mention one instance, to show the great importance of multiplying copies of good designs, and making them as cheap and easily attainable as possible. An ingenious mechanic in Scotland, of the name of Hunter, has invented a machine, a stone-planing and stone-turning machine; he cuts vases out with it; he will cut a large vase out in one day, hollowed and every thing complete, which would take a man a week to produce by hand. He is now fitting up a turning apparatus for the purpose of producing a large supply of vases next winter, and he wrote to me to get him copies of the vases at the British Museum, and in other collections in town. I have accordingly made a collection, which I shall send down at considerable expense to him. I mention this as an illustration of the importance of having cheap copies of all our good works of art; for copies will find their way, as in this instance, where museums cannot.

1666. When you say copies, do you mean casts or drawings?—Drawings would do very well for the purpose I have just mentioned; but casts would be much better.

Veneris, 4° die Septembris, 1835.

WILLIAM EWART, ESQUIRE, IN THE CHAIR.

William Wyon, Esq. called in; and Examined.

Wm. Wyon, Esq.

4 Sept. 1835.

1667. YOU are chief engraver of the Royal Mint?—I am.

1668. You are also an associate of the Royal Academy?—I am.

1669. You reside in London?—I reside in the Royal Mint.

1670. Previously to that did you come from Birmingham?—I came originally from Birmingham; I have left Birmingham 20 years.

1671. Have you had opportunities of observing the arts as connected with manufactures in Birmingham?—Twenty years ago I was very much in Birmingham, and since that I have had occasional communication with that place.

1672. What is the result of your observation upon the subject?—The result of my observation at that time was decidedly that there was a want of proper and due encouragement to the arts, as related to manufactures in that town. My attention about ten years ago was particularly directed to that subject; and on the establishment of the Society of Arts in Birmingham, I expressed to one of the committee a strong desire, that, instead of having a society simply for the encouragement of the higher departments of the arts, it would be also desirable to direct the attention of the society to that species of decorative design required in the manufactures of the town.

1673. What are the principal manufactures in Birmingham, in which instruction in art is necessary?—I would wish rather to confine myself to that particular class to which my attention has been most directed, which is principally silversmiths', or plated and brass work.

1674. What are the observations you would offer to the Committee as applied to those branches?—The principal remark is the defective state of the designs; they are obliged to have continual recourse to the works of the French. For example, when one series of designs have run out of fashion, there is frequently a want of supply for another, and they are obliged again to have recourse to the French. Some few years ago I recollect that the style that prevailed about the time of Louis XIV. was very much in fashion. Now it is changed to the modern style of the French; but still it is French that they look to, rather than originating designs of their own.

1675. To what do you attribute this use of French designs?—I attribute it to the want of encouragement and protection given to the arts in Birmingham. It is almost invariable, that those that draw for the manufacturers are obliged, for want of proper and due encouragement, to go to other departments of the art—to painting and sculpture; they become, instead of good designers for ornamental work, second, or third or fourth-rate artists in painting and sculpture.

1676. Have

1676. Have you had an opportunity of appreciating the knowledge of art of those persons who are ornamental designers at Birmingham?—I have occasionally, and I think it susceptible of great improvement.

1677. What are the principal defects?—Want of originality.

1678. Are they correct in their knowledge of outline and proportion?—Certainly not; they are not well educated in that respect.

1679. Do you consider that the French are superior to them?—I think they are very superior, because there is a purer style derived from the study of nature and antique sculpture; if you look at the clocks, candelabra, and all those kind of decorations, they are always more beautiful than any thing we have produced.

1680. Which is the more correct, the English or the French designer?—When figures are introduced the French are more correct.

1681. Is correctness an essential ingredient in the education of an artist for manufactures?—It is very important. The taste that I should like to see would be derived from studying nature and the works of the goldsmiths of the 15th century, and works of that class; I think it would greatly improve them, if they had an opportunity; but they are generally very poor, and have not the means of obtaining access to the works that I think would be advantageous to them.

1682. Are they educated in that which you may call the "truth" of art, meaning by that the real correctness of it?—Their education is defective.

1683. That which depends upon certain principles?—They have no certain principles to go upon.

1684. What schools are there in Birmingham for the educating of manufacturers in art?—The principal one, with the exception of private schools, is at the Society of Arts, where they have a good collection of casts from antique sculpture.

1685. Is there no school of design connected with the Mechanics' Institution there?—I believe there is a drawing class at the Mechanics' Institution.

1686. Have you any open galleries or exhibitions of works of art accessible to the public at Birmingham?—There is an annual exhibition of modern works of art, and I believe every other year of the old masters.

1687. Is that exhibition open to the public without any fee?—They pay for the admission 1*s*.

1688. Is the gallery of the Society of Arts accessible to all the public without any fee?—No.

1689. Is it open to persons who are not subscribers?—No.

1690. Are the greater number of the artisans subscribers?—I believe not.

1691. Is it open throughout the year?—I believe it is.

1692. Is the subscription such as that it would be a restriction upon the working classes visiting such an institution?—I think the greater facility the better.

1693. Do you think that the slightest impediment thrown in the way of any person frequently prevents him from doing that which he would do if it were an exhibition gratuitously open to him?—I think that if a museum was instituted for the class I have mentioned, it would be more serviceable if it were gratuitous.

1694. Do not you think that any fee, however small, must be an impediment to the diffusion of the arts among the labouring classes?—That is a question that requires a great deal of consideration; it appears to me, that if there is not some little fee for instruction they would not be so desirous of availing themselves of it.

1695. Are you aware that a very slight impediment existed in the admission of persons to the British Museum, the removal of which has increased the numbers frequenting the museum?—I am aware that there was such impediment; it was simply that of signing the name upon the admission, and since that slight impediment was done away with the number of persons that have been to see the museum has greatly increased.

1696. Is it your opinion that that increase of number has resulted from the removal of that impediment, or at least that that has had a considerable effect in increasing the number?—I think so, decidedly.

1697. Do not you think, that if your establishment were open to persons that were not subscribers to it, it might be frequented by many that might in consequence contract a desire to become acquainted with the arts so as to improve themselves as workmen?—I think it is very likely.

1698. Have you any institution in Birmingham which teaches that intermediate

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diate portion of education of an artisan which relates to the peculiar adaptation of the art of design in which he has been instructed to the trade which he has to pursue?—There is nothing of the kind, and that is precisely the defect of which I complain; I think it would be highly desirable that something of the kind should be introduced.

1699. Have you ever thought of any means of forming such an institution?—The plan which I proposed some years ago, when the Society of Arts was being established, was that there should be the kind of connexion formed which I have already mentioned, and that premiums should be given for the most successful designs for candelabra and for epergnes, and for that particular class that is most manufactured in Birmingham; if, in addition to this, there was a good library, containing works of an ornamental character, it would be very beneficial.

1700. Would not a sufficient premium be found in the general demand for such objects?—I think not; I think that they require emulation.

1701. Are there persons connected with the manufactures of Birmingham employed as designers?—There are a great number of artists employed as designers who are modellers and designers.

1702. Do they receive encouragement if they are ingenious and clever men?—Not sufficient to keep them to that particular department.

1703. Do you consider that the want of encouragement arises from the imperfection of their designs?—There wants emulation and protection to be offered to them to induce them to continue that particular class of art, instead of wandering to other pursuits.

1704. You were understood to state that there was a demand for those metallic productions, but that the designs were made in France and not in England, and that the cause was the want of instruction among those who produced the English designs?—I think the designs would be improved if the artists were better educated.

1705. Do you think that if the designs for the metallic manufactures were improved, the demand would increase?—I am certain that it would.

1706. Would not that of itself be a natural and sufficient premium for the artist who devoted his life to making designs for manufactures?—I should think it ought to be, but it does not appear to be so.

1707. A previous question was put with reference to the propriety of establishing institutions which would teach the artisan the application of the arts to the particular manufactures to which he intended to devote himself; do you think that that should form a portion of the education of an artisan?—I do, most distinctly.

1708. How would you carry into effect such a scheme?—The plan that I proposed was particularly with respect to silversmiths' and brass work. I think that if there was a museum with free access and premiums offered, so as to induce them to improve themselves in that particular branch, it would affect the manufactures, and the taste would be greatly improved.

1709. How would you create the means of producing that which you wish to be imitated?—I should create it by models to draw from, that is, casts from the most beautiful pieces of the antique, particularly casts from the works of the goldsmiths of the 15th century, which have not been sufficiently attended to; and by this means I see no reason why we should not have a Benvenuto, a Cellini or a Flaxman, who has done more for that branch of the art than any other person, by his Shield of Achilles, and other designs of a similar kind.

1710. How would you enable them to profit by the exhibition of the models?—By drawing from them.

1711. Do you recommend any machinery of instruction independent of the exhibition?—I should have a school for instructing them in their particular branch of art. Instead of studying simply from casts of figures, although very essential, I should like to have them also study from those particular ornamental kinds of work in demand.

1712. In fact you would let them have, first a general education in design, and afterwards superadd the application of that particular knowledge of design to the particular manufacture, and the particular material upon which the artisan was to employ his labour?—Yes.

1713. Would you make that the business of early instruction?—I should begin at a very early period.

1714. You

1714. You would introduce drawing into the elementary schools?—Yes.

1715. Then you would have peculiar schools applicable to the peculiar manufactures?—Precisely.

1716. You would also have galleries containing the finer works of art open to the public?—Yes.

1717. Would you make that as extensive as possible throughout all the large towns in the country?—Throughout all the large towns: but in towns such as Sheffield, and Birmingham and Manchester, they should have museums, if you may so call it, of the works that are particularly applicable to the branch of manufacture that flourishes there, independently of schools for the higher departments of art.

1718. Do you consider that the plan you have suggested of appropriating particular schools to particular branches of manufacture, would not only educate the artisan peculiarly for that manufacture, but also would have the advantage of creating a greater division of labour, and producing all the good effects of that division of labour?—I do, certainly.

1719. Have you ever turned your attention to consider the propriety of making instruction in art a portion of the education of all the people?—I think the people themselves require education in art, in order properly to appreciate art, and at the present time the public are just as likely to encourage a very inferior pattern as any thing that is really beautiful, for want of a general dissemination of taste throughout the country.

1720. Do you think it desirable, in any comprehensive and general system of national education, to make design to a certain extent a portion of the education of the people?—I certainly do; but the only way to educate the people in that particular class would be to have as free access as possible to works of art.

1721. Do not you think, as reading and writing are made a portion of education, and as music is made a portion of elementary education, you might also educate the eye?—It has often been a source of very great regret to me, that at our universities and at other public seminaries, the arts of design are not considered an essential part of education.

1722. Is it possible to make instruction in design, to a certain extent, a part of national education?—I should think it would be quite possible.

1723. Is not it the practice now in some infant schools to give the children instruction in proportion, and to exercise their eye on the subject of form?—I have not made this a subject of inquiry.

1724. Do you consider that the early elementary education of the people in art would increase the means of applying art to the manufactures of the country?—I think of that there cannot be the slightest doubt.

1725. Do you consider that such a system would increase the demand for manufactures as connected with art?—Most assuredly.

1726. Do you consider that such a system would extend the employment of the people, by enabling them to employ faculties which they are not able to employ at present?—Most assuredly.

1727. That is to say, the supply of art would create a demand for art, and the demand for art would in its turn create a supply of art?—Yes, and the morals of the country would be greatly improved by creating a new taste.

1728. What is your opinion as to the state of art as applied to metals now, as contrasted with its state a few years ago; is there a general improvement or not?—I should say decidedly not; there is no great improvement. Chasing, which is a very important branch of the arts, is at quite as low an ebb as it was some years ago. There is no perceptible improvement within the last 20 years, and it frequently occurs that when good designs have been obtained, they have been injured by inferior execution.

1729. Is there not a great demand, in consequence of the increase of wealth, for articles of the precious metals, which are susceptible of the application of decorative art?—I believe that upon the whole the demand for manufactured works in the precious metals has increased.

1730. Is not there a great increase of demand for silver-plated goods to which art may be applicable?—I have understood that there is.

1731. What do you consider to be the epoch of the highest art as applied to metallic substances?—Unquestionably the finest bronzes in existence are derived from the ancient Greeks; but the gold and silver works of Cellini and his time

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are eminently beautiful; there are also remarkably fine works from Germany about the fifteenth century.

1732. Do many specimens exist of the productions of that period?—A great number.

1733. Was France in the fifteenth century at all distinguished for the application of the arts to metals?—Yes, it was, and also about the period of Louis XIV.

1734. Can you give the Committee a comprehensive view of the progress of art as applied to metallic substances?—A satisfactory answer to this question would fill a volume.

1735. What do you consider the best period of the application of art to metals in England?—I have seen very fair specimens about the time of Elizabeth and James I., the period of Charles I. and II.; there are many beautiful productions.

1736. Do not you imagine that the metal dies of Thomas Simon, in the time of Charles I. and the Commonwealth, had a very remarkable effect in encouraging the taste for art?—I should think so; the coins of Simon were very fine, and very superior to those of his foreign rivals, the Roettiers; I think a very unfortunate thing in this country is the circumstance of there being no medallic establishment; we have no medals except those which emanate immediately from the enterprize of individuals, which are struck in haste and worked off without much consideration. It appears to me that if a series of medals were promoted by the Government, it would tend very greatly to the dissemination of taste throughout the country.

1737. Do not you think that the influence of the great circulation of the different medals struck by Buonaparte, in relation to the interesting events of history, had a great deal to do with the creation of the love of art which is universally allowed to exist in France?—I do, decidedly.

1738. Do not you think that a cheap and more extensive circulation of medals among the people might be made instrumental in creating both a love and a knowledge of art?—My view has been frequently directed to that particular, and I have been also very anxious that the copper coinage should become to a certain extent historical; I should like to have recorded upon the coinage the most remarkable events, and likewise any discoveries in science.

1739. Do not you think that the infinite variety of coins that issued from the mints of Greece and Rome, with the multitudinous designs on the reverses, and their very various character, must have been an important element in the creation of the taste of Greece and Rome?—Decidedly I think so.

1740. Supposing the head of the monarch were constantly preserved, and the reverse of the coinage frequently changed, to accommodate itself to the events of the time, might not such frequent changes be made very instrumental in creating and extending a better taste among the people?—I think so decidedly; but it might be attended with inconvenience to the public if the designs for the reverses of the gold and silver coinage were frequently changed, from the difficulty of identifying the legal coinage; I do not think it so objectionable in varying the reverses of the copper money.

1741. Do you think that the circulation of the money of the country might be made instrumental in creating a great demand for art among die engravers?—That has always been my opinion.

1742. Would you vary the reverse upon a coin of the same denomination, or would you only vary the reverse upon coins of different denominations; for instance, would you vary the reverse upon a shilling?—I should myself keep the gold and silver to one type, that is, a type that is well understood by the country at large, and reserve the variety of designs to the copper coinage.

1743. Are you aware that in the periods of antiquity a great variety is to be found in the silver coinage?—Yes, but I apprehend that arose from a great many small states each coining their own money.

1744. Would there be any difficulty in accommodating a great variety of design to a perfect identity of weight?—Not the slightest; the difficulty would be with regard to relief; we cannot imitate the ancients in relief, our mode of coinage would not allow it.

1745. Might not the most beautiful coins of antiquity be re-produced or imitated in the present day in coins not for ordinary circulation; would it not be possible to create coins of twenty or thirty guineas in gold, or of ten or twenty shillings in silver, which should be made legal tenders, but which should only be

be used to a certain limit for the purposes of circulation, and might they not be a means of advancing art?—Quite so; it is a matter which has occupied my mind very seriously of late to improve the coinage of the country by having a five-pound piece of this description.

1746. Is not it the fact, that even now our coinage is preserved in the cabinets of the curious?—Proof impressions of the coinage in fine gold and silver are sought for with great eagerness; collectors of late are much increased.

1747. Is it your opinion that if such a scheme were adopted, the demand, for purposes of curiosity or for purposes of circulation, would be such as to justify the expense?—Beyond all doubt.

1748. Do not you think it would be convenient to have a portable coinage of certain denominations between a sixpence and a penny?—I think a three-penny piece in silver would be very desirable.

1749. Has not the taste in or-molu ornament increased to a great extent within the last few years?—I believe it has, very considerably.

1750. Is there not a demand for ornaments of that kind now, which did not exist comparatively a few years ago?—I believe so; but I would rather not give evidence upon subjects that I have not sufficiently considered.

1751. Are you aware that artists of the highest class have been employed in producing works of that description?—I have not observed them sufficiently to give an opinion.

1752. Are you aware that some of the houses give the greatest encouragement to artists?—Most assuredly; Rundle & Bridge and others employed Flaxman and Baily, Stothard and Howard, and other artists of celebrity, some years ago.

1753. Is there any inferiority in our highest class of artists, as compared with those upon the continent?—I think that the artists in this country are superior in most branches of the fine arts, in reference to designs for metals; Flaxman's Shield of Achilles is superior to any thing of the kind in existence.

1754. If this higher class of artists have been employed in those works of late years, how do you reconcile that with the opinion you have expressed respecting the inferiority of those works in general?—Artists of that eminence have been rarely employed by manufacturers.

1755. In those metallic manufactures to which your attention has been directed, is good art cheap or dear?—High talent ought to be well paid.

1756. Therefore if Flaxman and the greatest artists were employed, they must have been employed for the luxuries of the few, rather than the consumption of the many?—Certainly.

1757. Is not it very desirable for the manufactures of the nation that art should be cheap?—I think so.

1758. How do you account for it, that such specimens of art existing in this country have not been copied, and that a better taste has not gradually got amongst the workmen?—They have been too limited.

1759. Is there any want of native talent for art in this country?—Most assuredly not.

1760. It only wants development?—It only wants development.

1761. If the higher class of artists had had these beautiful specimens before them of the fifteenth century, and others, to what do you attribute the fact of such specimens having been so little copied in the general class of productions which have been executed in this country?—I think the want of access to them. It is a curious circumstance that occurred to me two days ago. An artist from Birmingham applied to me, asking me to put him in the way of getting designs from the French works, and I was lamenting with him the difficulty he experienced. Being himself very poor, he had no means of purchasing the works, and he had no means of copying them.

1762. Have you ever turned your attention to the want of protection to the inventors of original designs in this country?—Not sufficiently so; but I know that there is a great want of protection, and that the manufacturers have frequently complained of their works being pirated; that after having gone to a very great expense in the production of any article to suit the taste of the time, it had been pirated, and therefore it is not worth their while to employ the best artists for the purpose.

1763. Have you ever peculiarly directed your attention to the best remedy for this evil?—No, I have not.

 1764. Has

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1764. Has your attention been at all directed to any prompt and economical means of giving and securing a copyright for designs in metallic substances?—I can hardly say that it has sufficiently to give an opinion.

1765. Under the present system, does not a difficulty arise not only from the extent of the piracy, but from the expensiveness of the protection, wherever it is given by the law?—I have always heard that there was great complaint of the want of a summary remedy.

1766. Are you aware of the fact that there is a strong feeling as to the inefficiency and the expense of the legal remedy as it now stands?—I am.

1767. Do you think it would be easy to create an efficient tribunal, competent to distinguish what is copyright, and prompt and inexpensive in its decisions?—I think it might be done.

1768. Would not it be easy to create a tribunal in which artists themselves might be called in as judges?—I should think it would be.

1769. Would there be any great difficulty in deciding the fact of copyright in matters of design?—I should think not.

1770. And even though there might be some difficult cases, is there not a very great number of piracies which could be at once recognized as piracies and punished as such, if a competent tribunal were established?—I think so, if the tribunal was not expensive.

1771. Would it be desirable, in your opinion, that the copyright should last long, or would you only give it a transitory recognition?—I should think for that class of productions a very temporary recognition would be required, because the fashion varies so much that it would not be necessary to extend it to a long period.

1772. What period of protection do you imagine would be sufficient in ordinary cases?—Not more than five years, I should think.

1773. Do you think the duration of the protection should vary according to the nature of the article to be protected?—I think so, decidedly.

1774. Do not you think that, in addition to the present protection offered to works of art being tardy, costly and vexatious, the tribunals at present established are in addition incompetent to make fair decisions?—With regard to the incompetency, I think it is very likely that the decisions are generally just, but it is impossible to obtain summary justice.

1775. Would you think the Privy Council a fit tribunal to decide upon the priority of the invention of a work of art?—Certainly not.

1776. Or the Court of King's Bench?—Certainly not.

1777. Or the Court of Chancery?—Certainly not.

1778. Have you ever considered to what extent protection should be given to works of art; whether it should only be given to an original design, or whether to a combination from a previous model?—That is a question which I would rather consider before I answered it.

APPENDIX.

LIST.

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Appendix, No. 1.

LETTER from Mr. *Skene* on the subject of the EXPOSITION of ARTICLES of MANUFACTURE in *France*.

Appendix, No. 1.

Letter from Mr. Skene, dated 25 Nov. 1829.

My dear Lord, 25th November 1829.

IN answer to your inquiries relating to the recent establishment in France, of what is there styled "The Exposition of National Industry," I beg to send you my notes on the subject, if you should find time and patience to peruse so dry a detail.

Having had occasion to witness the last display of that kind in Paris, I felt strongly impressed with the advantages which appeared to result from it; in exciting a general interest amongst all classes of society in that country in the advancement of industry, and in the progress of improvement, as well as in ascertaining the actual state of the productions, and exercise of all the multifarious branches of manufactures, and of mechanical ingenuity. At present the scheme is highly popular in France, as every thing which affords subject of national exultation is likely to become in that country; and particularly in this case, where the assembling from all quarters and the public display of the most successful performances only, in the different branches of manufacturing industry practised in the country, places their skill and success under so favourable a comparison with that of neighbouring nations, whose exportation productions (not always the most perfect) naturally become the subjects of comparative judgment. And this circumstance itself is to them a source of advantage, as the conviction of successful rivalry which it creates, stimulates to increasing efforts, in order to render the victory thence supposed to be attained over their rival more and more triumphant. During the continuance of the Exposition, the merits of the various productions become the subject of general discussion and interest, and the names of the most skilful competitors are enumerated with pride; while every one engaged in the prosecution of any branch of industry, or possessing aptitude for invention, here enjoys the advantage of inspecting freely whatever has been most successfully achieved in any branch; he also gains valuable information, or perhaps possesses himself of a hint which may be improved into important discoveries. And thus, while the public becomes essentially benefited, the manufacturer and expositor of every class obtains the most advantageous promulgation of his individual merits, and secures to himself a reputation for skill and proficiency in his particular branch of trade, which is likely to prove to him substantially beneficial; others are here enabled to ascertain the most fitting quarters in which connexions in trade may be formed; and in all, a spirit of emulation is excited, which is the sure earnest of rapid improvement, and is, perhaps, the best security against the continuance of imperfections or slovenliness of work among the competitors for employment in every branch.

But this extent of attraction and benefit, which, under existing circumstances attends the scheme of exposition in France, is not likely to be the consequence, to its full extent, of similar attempts made elsewhere. France having recently set forward on a new course of industry, enterprize and emulation, sharpened by the characteristic energy of its people, and by their love of novelty, now displays as great vehemence in pursuit of the peaceful laurels of industry as a matter of pride as well as of profit, as ever she did for those of territorial conquest; and the public is, consequently, ready to embrace whatever is pointed out as likely to feed its appetite for national exultation. France possesses an advantage likewise in the extraordinary accumulation and variety of the products of industry and invention which are freely poured in from all quarters, but which, in almost any other country, would probably be yielded with reluctance and diffidence; and among them are presented many objects of so frivolous a description, that elsewhere they could only excite ridicule, and occasion the fastidious to withhold their more important products from forming a part of such an assemblage; whereas in Paris, such eccentricities and trifles are good-humouredly placed to account of the exuberant fancy and genius of their nation; and if they excite a smile, it is that of admiration and not of ridicule. Nevertheless I feel satisfied, that even at the advanced stage of manufacturing skill to which this country has attained, and in spite of the habitual disposition of its industrious classes to persevere in the steadfast course

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Letter from Mr. Skene, dated 25 Nov. 1829.

of their practice, whatever it may chance to be, which is recommended by long experience; and in spite of the reluctance they generally show to bestow a thought on what bears the suspicious character of novelty, some useful hints towards the encouragement, improvement and the means of stimulating exertion by honorary rewards, might be borrowed from the French system. Viewing it merely as an extension of the plan which has been so long and (although upon a small scale) so successfully pursued by the Board of Trustees, and as an endeavour to accommodate the encouragements intended by that plan, to the progressive change which time brings about in the character and objects of industry, its being merely an enlargement of this existing plan, might serve to elude the difficulties and more easily to overcome the reluctance, which would otherwise be probably opposed to any attempt of an entirely new character. I shall, therefore, point out the particulars of the French system, from which your lordship may judge how far any portion might be attempted here with the prospect of advantage.

The idea was first started in France in the year 1814, since which time three successive Expositions have taken place in the lower galleries of the Louvre at Paris, the last of which, in the close of the year 1827, I had an opportunity to witness. They have been now fixed to take place periodically every fourth year, under the sanction and personal inspection of His Majesty, who takes great pleasure in witnessing the display and in distributing the prizes. The more immediate management is entrusted to a board of twenty-two persons, under the presidency and superintendence of the Minister of the Interior, and is composed of an union of men of rank and influence, with a proportion of persons conversant with the sciences and manufactures. The view of engaging a minister of the Crown in the direct management, is for the purpose of being authorized to call upon the active employment of the local authorities of the different provinces of the kingdom to promote the objects of the establishment.

These local authorities are accordingly enjoined, by an official letter, to point out the advantages afforded to the manufacturing classes by the Exposition, to stimulate their enterprize and to encourage them to prepare objects for competition,—to remove any obstacles which may impede these efforts,—to prepare a suitable receptacle for goods or inventions offered for exposition,—and to appoint a jury of skilful persons to inspect the objects offered, and judge whether they are worthy and proper to be forwarded to the Exposition, and without whose sanction they cannot be received,—to see that, in the exercise of this scrutiny, the jury do not reject such articles as may be of a coarse and ordinary nature, provided they be of a description conducive to utility or to a reduction in the ordinary price of such commodities,—to rouse the emulation of manufacturers, and instruct them that the Exposition is by no means confined to articles of novelty, but extends to every display of increased proficiency whatever, in matters of national industry.

All expenses in the transmission and return of the articles are paid by the board, so that the local check and examination becomes important in preventing useless transmissions and unnecessary expense. Every object must have a number and local mark attached to it, to be entered in a schedule circulated to the provinces for that purpose, and returned to the board prior to the transmission of the goods. The expositor has likewise to accompany his transmissions with a written detail relative to the articles, and some account of his manufactory, in which he may insert any observations he is desirous to promulgate; all which being printed and circulated at the expense of the board, becomes an important advertisement for the manufacture. He is, moreover, invited to state any means of encouragement which he conceives might be beneficially extended to his line of business.

There is no limitation as to the description of objects entitled to admission at the Exposition, provided they are instrumental to the advancement of arts and manufactures, and do not interfere with matters more adapted to compete for the recompenses of literary and scientific societies; even inventions of a description which do not admit of a specimen being exhibited, may, upon authentic certification, be publicly recorded at the Exposition, and entitle the owner to reward. In fact, it is a general display of national industry and genius, to which every one is admitted to present his best endeavours towards proficiency of any kind, in the useful and elegant arts, and to receive the reward due to his success.

So soon as the arrangements of the Exposition are completed, small committees of the board, with the assistance of persons of practical experience, are appointed to inspect the different classes of objects, and to give in their report, suggesting the objects most deserving of commendation, and the persons to whom honorary medals of different values or sums of money ought to be awarded. The selected objects are distinguished by a ticket, and the Exposition is thrown open to the public, under regulations which ensure the safety of the articles exposed, and their convenient inspection.

A division into classes is observed in the arrangement of the articles, of which I shall state the general character, and add such observations as may occur to me relative to any of them.

1.—Wool of different qualities and dressings, in whole fleeces,—the premium dependent on the amount of stock, combined with the quality.

2.—Woollen yarns of different textures, stating the nature and extent of the proceeding followed in the manufacture of them.

3.—Woollen cloths of every kind, from the coarsest fabric to the best superfine broad cloths, under their distinctive names, and describing their particular merits and uses.

4.—Cashmere shawls, and others of many different materials.

5.—Silk

5.—Silk stuffs of every quality and description, such as satins, velvets, crapes, gauze, embroidered silk, taffetas, bobbin-net, ribands, fringes, &c.

6.—Linen yarn, and stuffs from sail-cloth to the finest cambric, including damask.

7.—Cotton yarn, and stuffs of all qualities and kinds, a numerous class.

8.—Lace, blonde, gauze and tamboured work, with fancy embroidery, in all its varieties, in which the French excel as much in taste as they do in the comparative cheapness of their needle-work.

9.—Artificial flowers, of which the display is most attractive and brilliant. This branch of industry, so important, as affording the means of subsistence to thousands of indigent females in the higher as well as lower stations of society, is nearly monopolized by France; and yet it has to be recollected, that, not long since, Italy was almost in the exclusive possession of this valuable resource, that France took it up at second-hand; and although the general diffusion of the knowledge of design, which is the foundation of the superior taste of the French, in works admitting of its exercise, has enabled them to carry the trade of artificial flower-making to great perfection, there is no reason against its being taken up elsewhere, and an endeavour made to supply this productive resource to a very numerous and dependent class of society. A great advantage arises from the small cost of the necessary stock of materials and requisite tools; from its being beneficial, on however small a scale it may be conducted; from the circumstance that it can be pursued at home and unaided, by the class to whom the fewest resources of profitable industry are open; and that taste and fancy find here an unlimited field for their advantageous exercise. For, in all the changes and caprices of fashion, the taste for artificial flowers as a requisite of female ornament, seems to have stood the test of every vicissitude.

10.—Stuffs of various materials, printed in colours, stamped and stained in a variety of ways, affording an uncommonly beautiful display, and of singular variety, in which the beauty of colour, design and pattern, stands pre-eminent in France, with the exception, perhaps, in the brilliancy of Swiss die.

11.—Articles manufactured of leather of every class.

12.—Paper manufactured in all its branches.

13.—Straws hats and bonnets.

14.—Carpets and tapestry. In the carpet trade much remains to be learned by the British manufacturer in the elegance and variety of pattern, as well as in the structure of loom capable of executing richer and more varied patterns. The power of the British carpet-loom is generally confined to four threads, and, consequently, to four colours; while some of the foreign manufacturers have devised means of extending the capacity of their looms to eleven.

15.—Painted velvet of beautiful execution.

16.—Wax and floor cloths, transparent blinds, and such like.

17.—Paper hangings, carried to great perfection, and superior to the British, although only one-fifth the expense; the piece is purchased at three francs in Paris, which costs 15*s.* or 17*s.* in England.

18.—Dying and bleaching. The art of dying is particularly superior in Switzerland, where a different process is pursued, and different materials used; particularly the Indian substance called lack-lack, in the use of which the Swiss seem unrivalled, even by the French, although the latter maintain their superiority over the English. They have recently substituted the prussiat of iron for indigo, as being cheaper, and producing a more brilliant and imperishable blue. Notwithstanding the eventual profit which any discovery in this branch of manufacture is generally attended with, and which of itself ought to stimulate invention, the causes of superiority in some of the foreign dying processes seem a fit matter for deeper research than that process has hitherto met with; which arises probably from the unwillingness of qualified persons to undertake the expense of inquiry at their own private risk.

19.—Specimens of the useful minerals of the country, including the various kinds of building stones, ornamental marbles, &c. and imitation stone.

20.—Articles of manufacture in metals; iron, copper, brass, bronze, tin, zinc, &c.

21.—Wire, and objects manufactured of that material.

22.—Tools of all kinds, with a descriptive catalogue of their uses; a very curious display of ingenuity.

23.—Cutlery, and locksmiths' work.

24.—Fire-arms.

25.—Bronze, and plated ornamental goods. Here is particularly conspicuous the characteristic of French manufacture, where the agency of a superior knowledge of design is perceived operating in the most trifling matters, and diffusing a degree of elegance and taste which is exceedingly attractive.

26.—Jewellery.

27.—Agricultural instruments, and processes described.

Appendix, No. 1.

Letter from Mr. Skene, dated 25 Nov. 1829.

28.—Hydraulic machines.

39.—Instruments, mathematical and astronomical.

30.—Clock-work.

31.—Musical instruments.

32.—Articles connected with chemistry.

33.—Colours, varnish and wax.

34.—Porcelain and glass productions.

35.—Painting and staining glass.

36.—Cabinet and joiners' work.

37.—Typography, calcography, and lithography; with specimens of engraving on copper, steel and wood.

38.—Bookbinding.

39.—Miscellaneous articles, comprehending an extraordinary variety of objects of industry and invention, such as the expositor may expect either to be productive of profit or distinction to himself in giving them publicity, or likely to become a source of benefit and interest to the public. This class is, accordingly, altogether unlimited, and seemed, with the generality of visiters, to be the most attractive.

When a prize is awarded to a person who had formerly received one for similar productions, he receives, instead of a second medal, a diploma confirmatory of the distinction. The sanction which is thus given by continued public approval, and the publicity of the artist's skill and quality of the goods he manufactures, has been always found productive of the greatest advantage to the individual, and a successful stimulant to the industry and emulation of others.

This is perhaps the most effectual means a public body is possessed of, to urge on the advance of improvement, at the small cost of honorary prizes, the expense of giving publicity, and of removing, or abating at least, the obstacles which the unaided efforts of genius and skill may be unable to surmount, in giving the assurance to persons striving for distinction, of the regular periodical return of opportunities of exhibiting their successful efforts in any branch of industry whatever, and in furnishing skilful and enterprizing individuals with the means of acquiring knowledge of the successful proceedings of foreign manufactures; to which may be added, the procuring for the use of manufacturers and artisans, foreign patterns, with models and designs applicable to the different branches of manufacture. The production of these last objects is not in France left to the invention of manufacturers; a distinct occupation is created out of it, from which a numerous class of artists derive their subsistence, and persons of high eminence are not unfrequently engaged profitably in this humble pursuit; so that a rich and varied succession of novelty in patterns is placed at the command of the manufacturer, who is freed from the necessity of urging any pattern beyond profitable limits, as commonly happens in this country. A judicious selection and regular supply of patterns from this source, would be an easily acquired and valuable boon to manufacturers.

Nothing further occurs to me at present with reference to the Exposition; and I remain,

My dear Lord,

126, Prince's-street, Nov. 25, 1829. Very faithfully yours,

J. Skene.

To the Hon. Lord Meadowbank.

Appendix, No. 2.

A RETURN of the Number of Officers, effective and superannuated, connected with the National Gallery; the Amount of their Salaries, with the Duties and Conditions of their Appointments, and the other Situations held by such Officers.

OFFICES.	Names of the Officers.	Salary per Annum.	Date of Appointment.	DUTIES and CONDITIONS of the APPOINTMENTS.	Other Situations held by the Officers.
1. Keeper	William Seguier, esq.	£. 200 -	March 31, 1824.	- - To have charge of the Collection, and to attend particularly to the preservation of the pictures; to superintend the arrangements for admission; to be present occasionally in the Gallery; and to value and negociate, if called upon, the purchase of any pictures that may be added to the Collection, and to perform such other services connected with the establishment of the Gallery, as he may from time to time be called upon to do by instructions from the Lords Commissioners of the Treasury.	- - Surveyor of the King's Pictures.
2. Assistant Keeper & Secretary.	G. S. Thwaites, esq.	£. 150 -	March 31, 1824.	- - To attend in the Gallery on the public days during the hours of admission; to carry into effect and superintend, under the direction of the Keeper, any arrangement it may be necessary to make for the admission of the Public, and in regard to the Artists who may be permitted to study in the Gallery, and to act as Secretary in the making of any communications, or the promulgation of any rules and regulations for the exhibition of the Gallery, by order of the Board; the whole of his duties being to be executed generally under the direction of the Keeper of the Gallery.	- - On half pay, as a Captain of Infantry.

N.B.—The above are the original appointments; and there are no superannuated Officers.

A RETURN of the Days and Hours on which the National Gallery is open and closed.

THE GALLERY IS OPEN	THE GALLERY IS CLOSED
To the Public on the four first days of each week, from 10 till 5 o'clock; and to the Artists and Students on the Fridays and Saturdays during the same hours; in both cases, with the exceptions stated in the next column.	On Christmas day and Good Friday; it is also closed for an annual Vacation for six weeks, computed from the end of the second week in September in each year, in lieu of all other holidays, on which it is invariably open; and to furnish the Keeper with an opportunity of examining minutely into the state of the Pictures, making necessary alterations in their arrangements, &c. and causing the Galleries to be thoroughly cleaned, the frames dusted, &c. &c. &c.

A RETURN of the Number of Students who have attended for the purpose of studying in the National Gallery in each of the last Five Years.

The number of Students on the books is at present 702, who are allowed to study in the Gallery at all times, during the days set apart for that purpose, as may suit their convenience. No account of their particular attendance has been kept.

A RETURN of the Attendants and Servants employed at the National Gallery.

SITUATIONS.	NAMES of the Persons holding the Situations.	SALARY.	DATE of Appointment.	DUTIES and CONDITIONS of the APPOINTMENT.	Other Situations held by the said Persons.
1. Attendant in the Gallery.	J. P. Wildsmith -	- - 2 guineas per week, when in attendance.	Mar. 31, 1824.	- - Constant attendance in the Gallery, to give information to the Public, and to see that no injury occurs to the Pictures.	
2. Ditto - -	J. Weeks - -	- ditto - ditto -	- ditto -	The same as above.	
3. Ditto - -	T. Rimer - -	- ditto - ditto -	Oct. 29, 1827	The same as above.	
4. Police Officer in attendance at the door.	J. Upson - -	- - £. 1. 4. per week, when in attendance.	Mar. 31, 1824	- - To see that no improper persons find their way into the Galleries, and to assist the porter in taking charge of umbrellas and sticks.	
5. Porter - -	Henry Newham -	£. 80 per annum	- ditto -	- - The usual duties of a porter, and to take charge of umbrellas and sticks.	- - Yeoman of the King's Guard.
6. Housemaid -	Martha Hirst -	£. 50 per annum	- ditto -	- - To sweep and keep clean the Galleries, stairs and furniture of the Galleries.	

N.B.—There are no superannuated Attendants or Servants.

National Gallery, Sept. 7, 1835.

William Seguier, Keeper.

Appendix, No. 3.

Appendix, No. 3.

Paper delivered in by *C. Toplis*, Esq.

PAPER delivered in by *Charles Toplis*, Esquire.

LONDON MECHANICS' INSTITUTION, Established 2d December, 1823,
29, Southampton Buildings, Chancery Lane.

President—Dr. Birkbeck.

The Institution is established for the purpose of enabling Mechanics and others to become acquainted with those branches of Science and Art that are of practical application in the exercise of their respective Trades and Professions.

The Subscription is 1*l.* 4*s.* yearly, or 6*s.* quarterly, and 2*s.* 6*d.* entrance, paid in advance. Members may also be admitted at the half quarter. Sons and Apprentices of Members have the privilege of attending either the Evening Classes or the Lectures, at 3*s.* per quarter. The sum of 10*l.* constitutes the Donor an Honorary Member for life.

Library.

The Library for circulation contains upwards of 6,000 Volumes, treating of every branch of Science and general Literature; and the most important Reviews, Magazines, &c. are regularly supplied. Accommodation for perusing the works at the Institution is afforded in the

Reading-Room,

From Ten o'clock in the Morning until Ten in the Evening. The Reading-Room is also supplied with Morning and Evening Newspapers, for the perusal of which the Room is opened at Nine o'clock in the Morning.

Lectures.

Public Lectures on the various branches of Experimental Philosophy, Chemistry, the Fine Arts, &c. &c., are delivered in the Theatre of the Institution every Wednesday and Friday Evenings, commencing at half-past Eight o'clock precisely.

Single Lecture Tickets, at 1*s.* each, may be obtained on application to the Secretary.

Evening Classes.

The attention paid to this truly valuable and efficient mode of improvement will be manifest upon an examination of the following List of Classes.

No. of Members in each Class.	Average Attendance.	SUBJECTS OF STUDY.	TEACHERS.	Evenings of Meeting.
73	50	English Grammar	Mr. R. Daniel	Monday.
40	- -	Writing	Mr. T. Hall	Saturday.
36	18	Arithmetic	Mr. J. Collins	Thursday & Saturday.
20	10	Mathematics	Mr. J. Collins	Monday.
45	40	Practical Geometry	Mr. H. Barnard	Tuesday.
39	28	Drawing, Architectural, Mechanical, Perspective, and Ornamental	Mr. C. Davy	Monday and Thursday.
26	16	Drawing the Human Figure	Mr. H. B. Jenkins	Saturday.
12	10		Mr. E. Anderson	Tuesday.
	12	Modelling	Mr. C. Fines	Monday and Thursday.
30	25	Landscape Drawing	Mr. J. Noblett, assisted by Mr. E. Anderson	Thursday.
	40	French Language	Mons. Fischere.	Thursday.
	12	Latin Language	Mr. J. Robson	Thursday.
In last class, 50		Short Hand, occasionally.		

In addition to the above, the following Classes have been formed on the principle of mutual instruction:—

No. of Members.	Average Attendance.	SUBJECTS OF STUDY.	Evenings of Meeting.
45	38	Literary Composition	Tuesday.
33	22	Chemistry	Tuesday.
45	- -	Experimental Philosophy	Saturday.
	30	Geography	Monday.
	32	Natural History	Thursday.
Suspended at present.		Phrenology	Saturday.

There is also a Class for the study and practice of Music, the Teachers of which are paid by the Class - - - No. of Members, 90.

The Museum

Is furnished with extensive collections of Specimens, arranged to illustrate the sciences of Mineralogy, Geology, &c., as well as with suitable Apparatus and Instruments for illustrating the Mechanical and Chemical Sciences, &c. &c.

The affairs of the Institution are conducted by a President, four Vice Presidents, a Treasurer, and thirty Committee-men, elected periodically by ballot; to which privilege every Member is eligible six months after entrance.

The Rules and Orders of the Institution, price 6*d.*, and the Catalogue of the Library, price 9*d.*, may be obtained in the Library.

Average Number of Members for the last three years - - - 1,069.
Average Receipts of Money for the last three years - - - £. 1,640.

Andrew M'Farlane, Secretary.

Part II.

MINUTES OF EVIDENCE AND APPENDIX;

Sess. 1836.

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MINUTES OF EVIDENCE.

Jovis, 25° die Februarii, 1836.

MEMBERS PRESENT.

Dr. Bowring.	Mr. Hope.
Mr. Brotherton.	Mr. Scholefield.
Mr. Strutt.	Mr. Heathcote.
Mr. David Lewis.	

WILLIAM EWART, ESQUIRE, IN THE CHAIR.

Dr. *Bowring* (a Member of the Committee); Examined.

Dr. *Bowring*, M.P.

25 February 1836.

1. *The Chairman.*] I BELIEVE you have had extensive opportunities of examining into the subject of the connexion of design with manufactures in various countries?—My attention has been called to the subject as one of the Commercial Commissioners of the British Government, and it has been naturally a primary object to discover in foreign manufactures the causes of superiority.

2. In what countries have you had an opportunity of making your observations on this subject?—I have examined in more or less detail the manufactures of the whole of central and southern Europe; but with a special view to the inquiries of the Committee, the state of the fabrics of France is the most interesting; for the superiority of France, where it exists, is almost wholly attributable to the application of art and taste to the various raw materials of her manufacture.

3. Has your experience then led you to draw the inference that the manufactures of France are superior in quality of design?—I think there can be no doubt of it, for if the manufacturing exports of France be examined, it will be found that in those departments of industry in which taste can be introduced into manufacture the superiority of France is remarkable and undoubted. I will mention an example:—Of the silk manufactures of France, five-sixths of her whole production are exported; of the silk manufactures of England probably not more than one-eighth or one-tenth are sent to foreign countries. The reason is found in the superior excellence of French patterns. So in the cotton manufacture, for in those departments of France, Alsace for example, where the arts are most advanced, they are, notwithstanding the higher price of the raw material, notwithstanding the imperfection of their machinery, the absence of sufficient capital and the heavy local taxation, able to export those cotton manufactures which are recommended by beautiful patterns, or are in any way connected with the application of the fine arts to manufactures.

4. Those silk and cotton goods exported from Alsace and other parts of France, as you describe, are dependent for their extensive sale upon the excellence of art combined with manufacture?—No doubt of it. It appears to me, that the only way to get over every question of prejudice, and to decide on the real superiority of the manufactures of a country, is to go to a third market, to which all countries have access; and if you find in every such market preference is given to certain articles, there can be no doubt that those articles have in themselves an innate and essential superiority. I mention this, because in this country, for a very long period, an idea existed that it was prejudice, a passion for novelties, a blind preference for foreign articles, and not the substantial fact of superiority which created the demand for certain manufactures imported from other countries.

Dr. *Bowring*, M.P.

25 February 1836.

5. Do you think our cotton goods have improved in the quality of the designs?—The whole of our manufactures have greatly improved in this respect.

6. To what do you attribute that?—There can be little doubt that the action of a superior French taste has operated directly upon many articles, and really, even though remotely, upon the whole extent of our manufactures.

7. And one of the benefits which is given by enlarged freedom of trade has been to improve the arts, as connected with our manufactures?—I am persuaded, as regards French manufactures, that their presence has created a superior school, and has acted upon the English manufactures in the same way that the works of the great masters have acted on the Schools of Art.

8. You have been probably naturally led to investigate the cause of the decided superiority of the French in design, as connected with manufactures?—I have. The causes appear to me to be many and various; probably something is to be attributed to the national character of the French, their great restlessness and love of change, their *mobilité*, as they term it, constantly creating new objects, and the demand for new objects. I think, too, the circumstances that surround them are very favourable to the study and the love of art; their public collections and museums are every where accessible and very much visited by the labouring population. Their architecture is very varied, and decidedly progressing. Even the dwellings of the people are not built upon a uniform model. Their churches have in them beautiful paintings, admirable sculpture, fine music, in a word, all the arts are made subservient to religious services. The common beds and furniture of their houses are much more graceful than in this country, and frequently exhibit much tastefulness and variety. The costume of the people in different parts of the country must have struck every observant traveller as presenting, amidst its varied character, such frequent and striking specimens of simple and ornamental dress, as pourtray a widely extended taste and tact. I think, too, the out-door existence of the people, their more immediate and constant connexion with those specimens of art which exist wherever civilized men are congregated together, has had some influence in the formation of national superiority in this respect. Then, too, it appears to me, that a more immediately and prominently active cause of the artistical character of the French population is to be found in the popular Schools of Art, which are now not only widely spread, but their field of action and of study is enlarged from day to day.

9. You have visited the Schools of Art, I believe?—I have visited the Schools of Art in several departments. The school which I have seen with the most interest, and studied most in detail, and which on the whole I think has been the most influential in improving the character of the manufactures, is the School of Art of Lyons. I went through that school only a few weeks ago, and was much struck with the great extension that has been given to its influence and its usefulness since I visited the same school some years since.

10. Are they very numerous, the Schools of Art, in France?—I think there are about eighty recognized Schools of Art.

11. What are the principles of those schools which you consider as mainly tending to give a popular character to art, to infuse it into the mass of the population?—The origin of all these institutions in France is to be traced to a conviction that the application of the principles of art and science to manufacture is the best means of improving that manufacture; and there has been a succession of legislative measures, some of them general, some municipal and local, by which these Schools of Art have been adapted to the wants of peculiar branches of industry.

12. Is it one of the characteristics of the French schools, and of the French system of general instruction in art, that they are public, and open, and free?—They are generally so. There was a time in which it was difficult to get pupils in some of those departments of study, to which I will afterwards refer. When these schools were first founded there was little disposition on the part of the labouring classes to avail themselves of their advantages; there was a great deficiency of students, particularly in some of the branches where the inferiority of the French workmen was most generally recognized; for instance, in the schools of ornamental architecture, and generally speaking, thirty, or even twenty years ago, the Schools of Art languished for want of pupils; but now, in many of the towns where I have made inquiries, there is such a rush of students that it is impossible to provide instruction for all, and this is particularly the case at Lyons. At the present moment

there

there are 200 students in the Lyonese schools; every class is full, and the candidates for admission are many, far more than can be provided for; in fact it is filled to overflowing, and the different professors assured me they were quite embarrassed by the number of applicants for admission. Now, till within a few years, the number, I believe, never exceeded 120 to 140.

13. What is the constitution of the principal school of Lyons?—The School of Art of Lyons originated in a decree of Buonaparte, dated, I think, from Warsaw. Its object was to give elementary instruction in art, with a view to the improvement of the silk manufactures of France. But its field of usefulness has widened from time to time, and it is now divided into six principal departments, that of I. Painting; II. Architecture; III. Ornament, and *mise en carte* (which is the means of communicating to a fabric or to a manufacture any model or drawing upon paper.) There is also, IV. a Botanical department; V. a Sculpture department; and, lastly, a department which has been added within the last year or two, that of Engraving. The department of Painting is divided into three sections; the first is the School of painting, or drawing from the living subject; the second from busts or inanimate nature; and the third is called the class of the Principles of Painting.

14. What is meant by those principles?—That general instruction which exhibits the great principles of art connected with its history and progress. Perhaps I can hardly do better than refer to the evidence of Dr. Waagen, as given to this Committee last Session, for correct definitions of the distinctions between the principles of art and their practical application. The class of architecture is divided into two departments, the school of composition, and the school of ornament. I mentioned before that this ornamental class had formerly little success; and it appears by the Returns, that from 1807 to 1830 there were seldom more than from three to four students. According to the report of the last year, I find that at this moment there is not a class more popular, and that the professors are embarrassed by the overflowing number of candidates. The botanical class is divided into two departments, oil painting and water-colours.

15. Is the botanical class admitted to any public botanical gardens?—A botanical garden is attached to the institution, and perhaps nothing presents more prominently the influence that the great Schools of Art have had upon the manufactures of France than the general botanical correctness of almost all the patterns which have lately emanated from the Lyonese fabric. The designs are almost invariably made from living plants and flowers.

16. It is impossible almost to give a correct and beautiful representation of the object without that, is it not?—So I should judge. The class of sculpture has two divisions; that of ordinary sculpture, and ornamental. The class of engraving was lately introduced; and, perhaps, it may interest the Committee to know what are the principal improvements which have taken place in the school during the last three years. A considerable collection of models has been made; a living subject now sits in the school five hours a day. The botanical garden is opened under certain regulations, to the students themselves, for the collection of flowers. A large library has been formed of engravings. They have introduced upon the dead subject a course of what they denominate picturesque anatomy. They have attached to the school a cabinet of natural history, and have lately sent to this and to other countries individuals, who have been charged to collect appropriate specimens; and they have collected, in a cabinet attached to the school, all the works of the students which have obtained prizes, independently of the erection of a very large museum, also connected with the school, which contains specimens of the antique.

17. Is that museum open to the public gratis?—It will be as soon as it is completed.

18. There is a museum at Lyons open gratuitously to the public, is there not?—Yes; I brought with me from Lyons, as an evidence of the extraordinary progress that their schools of manufacture have made, a work of a professor, which I think will show a superiority in the art of weaving, of which even this country has little idea. This is the work of the Jacquard loom, and affords an example of the *mise en carte* of a very delicate painting, reproduced on silk by the shuttle. I think the Committee will be convinced that nothing comparable to this in beauty and perfection has been yet produced in this country.

[*The Witness produced the same for the inspection of the Committee.*]

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I exhibit this to the Committee as a specimen, showing the state of art as taught in the schools, and to give me an opportunity of stating a fact or two as to the changes of opinion which have taken place in Lyons favourable to manufacturing improvement. The specimen I have presented is, as may be supposed, the work of the Jacquard loom. Jacquard, the inventor of the beautiful and simple machinery by which the most intricate and complicated patterns are produced by the common shuttle, was more than once exposed to assassination, in consequence of the prejudices of the people against his discovery; he was regarded as a public enemy. Three attempts were made upon his life, and he was obliged for years to hide himself from the vengeance of the labouring population. That machine, by which this stuff was wrought, was broken up in the public place by the order and in the presence of the authorities. But Lyons, while resisting all manufacturing improvement, saw her trade decline, and her inhabitants reduced to misery. In the time of her distress Jacquard was again thought of, and the resuscitation of the manufacture of Lyons is solely due to the introduction of the mechanism which had been thus publicly and ignominiously destroyed. Jacquard not only lived to see himself reinstated in the affections of his fellow-citizens; he was pensioned by the town of Lyons to the extent of 1,000 crowns yearly; he was decorated with the legion of honour; he became the pride and boast of the operative classes, and I venture to say, that among the workpeople of Lyons there is not at this moment a name held in any thing like the same esteem and affection as the name of Jacquard. He saw this change before he died, for his death took place only last year. He was accompanied to his grave by the most distinguished persons of his neighbourhood, and by multitudes of the working orders, and his picture now occupies the place of honour in the museum of the School of Art. I mention these circumstances as a remarkable instance and evidence of improved opinion, and of the disposition to consider the contributions of art and science as valuable auxiliaries to the manufacturing interests.

19. Then you attribute their appreciation of the merits of Jacquard to their advancement in the arts?—Clearly. I would add, if you please, in connexion with Jacquard, not only that his memory is honoured, but this very town, which treated his discovery with so much injustice, has lately decreed that a monument shall be erected to his memory.

20. The Jacquard looms have been introduced very extensively, have they not?—At this moment 10,000 Jacquard looms are at work at Lyons. With reference to the beneficial action of the schools, I believe there are not two opinions. In the last report on the state of the schools it is declared that their influence has been incalculable, and that it has elevated the character of the manufacture in all its departments.

21. Can you give the Committee the very words of the report?—"If collections of ancient patterns be compared with those which are produced at the present time, the extraordinary distance which separates them will be obvious to every body, and every step will exhibit the progress made in abandoning the mere routine of production, and the beauty and perfection which able artists have thrown upon manufactures. The influence of superior models, the counsels of intelligent professors and the emulation of zealous students and artisans, will be every where discovered. Already the influence of the school is seen in our streets: our architecture is enriching itself with classical ornaments, and the part which Lyons took and the honours which were done her in the late 'Exposition' at Paris, sufficiently attest that the attentions which have been given to the Schools of Art have had their influence upon the prosperity and reputation of the town and neighbourhood; peace has indeed called the attention of other countries towards our situation. England, Russia and Switzerland are our followers; they are endeavouring to move forward with us in the road of our superiority, and perhaps they are not far behind us. But you must make efforts equal to the wants of the epoch, and give more and greater influence and extent to your exertions." I may add here that I lately visited the Royal School of Design at Paris, where I found that there are no less than 800 students inscribed, of whom 400 are generally present. There too the interest felt and the demand for instruction is greatly increasing, and a number of the students do not exceed the age of nine years, at which they are now admitted to the morning lessons. It is right to mention that the general budget of the state gives assistance to the Schools of Art, and the sum not raised by the state is furnished by the municipal funds.

22. What

22. What, are the schools in France assisted by the state?—They are all assisted by the state when they require assistance. At Paris, the budget of the Minister of the Interior gives 20,000 francs to the Royal School of Design, and the Municipality gives 6,000 francs. The course of study lasts for three years, and the students pay five francs for the first year, and ten francs for each of the second and third.

23. As a matter of opinion, do you think it better for government to assist or to interfere in these matters?—Perhaps an answer equally applicable to all countries can hardly be given. It must be remembered that in France the action of the government is every where: that there is no branch of the administration which is not directly or indirectly dependent upon the government itself, and that the influence of the government of Paris is so intertwined with the local organization, that it would be scarcely possible for those schools to move as they move, unless the protection of government were behind them. Every body looks to the government, and the government meddles with every thing.

24. Is the government authority supreme in those schools; or are they partly under the government and partly under the municipalities?—The government authority is supreme, and would be used without hesitation or control in certain cases.

25. Does not the Minister of the Interior interpose to preserve uniformity?—The Minister of the Interior has two influences—a direct influence through his own budget, and an indirect influence through the local budget, which is not legal till it is approved by the minister and the King. The local budgets, before they can have effect, must have the sanction of the government.

26. The municipal funds in France are devoted to those objects, and to more extensive objects of education, are they not?—In some cases. With reference to Lyons, I should state that, at this moment, a very large educational establishment is in progress, called La Martiniere. A gentleman of the name of Martin died in the East Indies, and left immense wealth to the town of Lyons, directing that it should be applied to the creation and endowment of an establishment for public instruction. It is the intention of the trustees to devote a portion of this establishment specially to the arts and sciences. I ought perhaps to mention that, though so many branches of the fine arts are taught in the Lyonese school, they are all subordinate to the manufacture of silk stuffs, the staple productions of the town and neighbourhood.

27. There is a school also at Rouen?—There is.

28. But not so extensive as the other?—Neither so extensive nor so complete.

29. But besides the eighty schools which you mentioned in France, there are schools in royal colleges, are there not?—Yes; but the evidence which I have been giving to-day refers solely to the schools which are directly and immediately connected with manufactures.

30. There are also colleges in the Communes in which instruction is given in the arts?—Yes.

31. It forms part of the education in the primary schools?—It does.

32. What is the test of the admissibility of the scholars into institutions, such as that of Lyons?—Previous examination; they must be Frenchmen; they are to be Lyonese in preference to the inhabitants of other parts of France; if they are workmen, they are obliged to produce their *livrets*, and I believe also the evidence of French citizenship.

33. Do they pay any fee of admission, or any annual amount of subscription?—I think not at Lyons.

34. Is it a character of the French system of general instruction in art that there are museums containing the best specimens of antiquity, and of the more modern schools of art of the 15th and 16th century open to the public gratuitously?—That is much more the case than in England.

35. Do you think that that produces a great effect upon the national taste?—I think wherever specimens of art are accessible, and wherever people avail themselves of them, that they must and do produce a taste for art and a love for art.

36. What should you say, on the other hand, of the effect of those collections of art exhibited in the large towns of this country generally, called exhibitions, which are confined to the works of modern painters, and not open gratuitously to the

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the public?—I should think that their influence must be small and of small service.

37. Is there that connexion between such works and the great principles of art, that is, the principles of the truth in art, the correctness of representation, and those principles which are admitted to be principles of beauty in all ages, that there would be in collections of casts from the antique, and pictures or copies of pictures taken from the ancient masters?—Obviously there is not.

38. What is your opinion of the shilling exhibitions of the works generally of provincial artists, which are the only ones open in our large towns?—I should think they are perfectly valueless in their effect upon the public mind; they present to the attention of the people, not superiority, but frequently inferiority, and they must lower the taste, in as far as they have any influence, to the work of the exhibiting artist, instead of elevating the taste to something superior, and which is inaccessible by him.

39. Have they, or have they not, two faults; in the first place, may they not mislead the public taste from the genuine principles of art towards mannerism and bad taste, and, secondly, are they not exclusive institutions, inasmuch as they are only open to such as can pay for them?—They have those two bad characteristics.

40. You would therefore think that a great step would be taken, if we imitated the example of France and other foreign countries in as much as possible encouraging the opening of museums, concentrating the copies of our great works of art throughout the large towns?—The first object is, that museums should be numerous, should collect every thing that is most beautiful and perfect in art, or copies and models of what is most beautiful and perfect, and when those recognized models are so collected, that the doors should be opened as widely as possible to the public at large.

41. You mentioned the French Exposition—the triennial exhibition—what is the effect of that—have you ever been led to form any opinion upon the effects of such an elaborate mode of displaying the works of the French manufacturers?—I think that there are cases in which it has produced some good; but I doubt much whether it has had the extensive influence that sometimes is attributed to it. The great defect of the French Exposition is, that the cost of production is completely lost sight of, and that the articles exhibited there have little reference to a market. In some cases which I inquired into, I found the cost of some beautiful productions was such as completely to destroy any chance of sale. Now it is clear, that any recompense to be obtained by public exposition of an unsaleable article could be but small, whereas if the question of cost entered into the calculation of the exhibitor, and if, when he was exhibiting a piece of work which was attractive in consequence of its intrinsic merit, he could show that it would be cheaper than its rival articles, it would be the best encouragement that could be given to him. But the consideration of cost is almost wholly kept out of sight; and the premiums are given rather with reference to the perfection of the work than to its being saleable, or suited to general demand.

42. Then it is less the offspring of a demand made by the public than of a stimulus given by the government?—I think so; in nine cases out of ten it is rather the triumph of personal vanity than the success of manufacturing superiority. I mention as an instance of national character, that when I was applied to some time ago, by the town of Lyons, to request certain of our manufacturers to send specimens of their fabrics for Exposition, they almost all refused me, stating, that they preferred profits to praise.

43. You have had an opportunity of seeing and studying the Schools of Art in Switzerland?—Yes; I have lately been in Switzerland, where a great deal of attention is being paid to the Schools of Art. I have before me the programme of the School of Art at Geneva; that school has principally for its object instruction in those branches of art which can be applied to the manufacture of metals, particularly with reference to watchmaking and jewellery. It is under the protection of the government, and students are admitted at the age of 14, after examination. The course of study lasts three years; in the first year they are taught arithmetic, and the drawing of machines, with the use of the rule, the square, the compass and other mathematical instruments. In the second year, algebra and plane geometry, the manufacture of machinery, the elements of physical and mechanical science. In the third year, trigonometry, statics, solid and spherical geometry, the manufacture of the more complicated machinery,

inorganic and organic chemistry, hydrostatics and hydrodynamics. Switzerland is at this moment the seat of the most extensive production of delicate mechanical works. In the Jura mountains, in the French part of the Canton of Berne, and at Geneva, almost all the watches, musical boxes, &c. which supply the Continent of Europe and the Western and Oriental world, are manufactured, and the extent to which the knowledge of the mechanical arts is diffused among that population, whose habits are partly agricultural and partly manufacturing, but altogether domestic, is very striking. I imagine that the average rate of wages for manufacturing labour in those districts is higher than in any part of the European world, and the effect of their great knowledge, industry and aptitude has been such, that more than half the population have become proprietors of land. A man can scarcely be found who is not able to read and write, and who is no ta practical master of that mechanical art with which his trade is particularly connected; and yet I found amongst all those watchmakers one of the best evidences of knowledge, namely, a wish to know more, the expression of a great desire that further means should be taken to communicate instruction in yet higher branches of art and science; and I will mention a fact of the influence of their superiority, even in remote regions—that I found the Jura mountains had been lately visited by a Chinese, who had come all the way from Canton, and had studied there three years among the watchmakers, in order that he might set up trade in China. Such is their superiority, that they carry on a large trade with the remotest regions, and I believe that superiority to be mainly due to the great diffusion among them of the practical science of mechanics. I think there are eight or nine professors in the Ecole Industrielle of Geneva; but there is also a special school of watchmaking, for the instruction of those who mean to pursue that particular branch of industry.

44. Are those schools gratuitous?—In the school at Geneva, five francs are paid for the first year, and ten for the second and third, and the deficit is made up by government funds.

45. Would you wish to offer any further observations on the Schools of Art in France and Switzerland?—I only wish to state generally, it appears to me that their beneficial influence cannot be doubted; that it is an influence which is increasing, and that though they had to struggle with great difficulties in their origin, I have not heard of late two opinions as to the happy effects they have produced upon the improvement of the manufacturing industry of the Continent.

46. Has your acquaintance with the manufactures and the designs of France ever induced you to study the laws of France on the question of copyright in the tribunals for the protection of patterns?—The question of copyright of patterns is one of great importance, for though in some parts of Europe an opinion prevails, that the interests of manufactures are most advanced by want of protection, and a recognition of every body's right to avail himself of the inventions of others, in France, certainly, the opposite opinion is almost universal, and there is a great deal of legislation existing, the object of which is the protection of copyright. The Penal Code recognizes the right of every inventor to the protection of his patterns or other inventions, even though he should not be protected by patent, and provides that a penalty of not less than 100 francs, and not more than 2,000, shall be levied on any individual who violates the copyright of another; and it also provides that a fine of not less than 25 francs nor more than 500 francs, should be levied on any individual who sells a pirated article.

47. What is the French term for copyright?—I recollect none but the general term *proprieté*, or property. The invasion of that property by the piracy of a patent, mark or pattern, is called a *contrefaçon*, or forgery, and the invader is denominated a *contrefaiteur*, or forger. The law also provides for the confiscation of all pirated copyright, whether of patents or otherwise, also all plates, moulds and matrices which have been pirated. Formerly the application of this law was left to the ordinary tribunals, but it was found that that machinery was too cumbrous and expensive, as is the fact at this moment in England, and a local tribunal now exists in most of the manufacturing towns in France, to which all questions of copyright are referred. That tribunal is called the Conseil de Prud'hommes; it is composed of an equal number of manufacturers and workmen, plus one manufacturer, who is the president of the tribunal, and this tribunal is charged with the decision of every question of manufacturing interest.

48. Will you give a list of the trades which are subjected to the authority of the Conseil de Prud'hommes?—The following are the principal trades which are

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made responsible to the Conseil: manufacturers and operatives in silk, cotton, woollen, hair, flax, hemp, manufacturers and operatives in steel, iron, silver and silver plate, gold, copper and bronze, pins, needles, fire-arms, scales, jewels, buttons, cutlery, tin plate, hardware, wax and tallow; manufacturers and operatives in hosiery, earthenware, glass, paper, starch, whitelead and chemicals, &c.; fullers, dyers, calenderers, carders, enamellers, fan-makers, cork-cutters, perfumery-makers, comb-makers, plumbers, turners, tanners, curriers, boot and shoemakers, coopers, shipwrights and sail-makers, smiths, printers, instrument-makers, musical string-makers, leather-dressers, tailors, chocolate-makers, and mechanics of all descriptions.

49. Those trades come under the jurisdiction of the Conseil de Prud'hommes; what is the nature of that institution?—That institution is charged with the settlement of all manufacturing questions. It is really a tribunal of conciliation, against whose decision there is an appeal in certain cases. It has a power of fine and of imprisonment. All questions of the "marks" which any manufacturer choses to adopt to designate his wares, and all questions of patent and copyright are referred to it. Patents in France are considered as manufacturing property, and are subjected to the conditions of two laws, known by the title of the Patent Laws, and bearing date January and May 1791. The proprietor of a patent has the power of bringing any one who violates that patent before the ordinary tribunals; and independently of the fine which may be levied, the law requires that a quarter more than the fine shall be given to the poor of the district in which the patent has been invaded, provided the fine does not exceed the sum of 3,000 francs. It is necessary to state that a patent has not legal effect until it is inserted in the Bulletin des Lois. The Conseil de Prud'hommes has also jurisdiction in all cases of patents; but it is required, in order that the patentee may have the right of calling upon the Conseil de Prud'hommes, that the patent should be recognized and recorded in the archives of the Conseil, as is the case in matters of pattern.

50. And has the Conseil de Prud'hommes jurisdiction over patterns?—Yes, the Conseil de Prud'hommes has jurisdiction over three descriptions of manufacturing property—over patents, over "marks," where "marks" are violated, and over patterns. The Conseil de Prud'hommes being an economical tribunal, the patentee would have recourse to it rather than to the higher and more costly tribunals.

51. Does a French patent, taken out for five years, come under the jurisdiction of this court?—Certainly.

52. Or for ten years?—Yes; any man may use this minor tribunal if he prefer it. The Conseil de Prud'hommes is, as I mentioned, a tribunal which decides on the violation of patents of marks and patterns employed, or claimed by a given manufacturer.

53. Then it is at once a legal and an equitable tribunal?—It is. Many of the manufacturers of France, as those of hardware and cutlery, are authorized to employ a "mark," and on their registering that "mark" at the Greffe of the council they get an exclusive title to its use; and the person who employs surreptitiously the mark or device of another, is not only responsible for the consequences and the losses, but is considered by the French law as a forger, and subject to the penalties which apply to the forgery of handwriting. A "mark" is deemed a property, if a manufacturer choose to have it so recorded, and can give evidence from the books of the council of his priority of inscription; and the Conseil de Prud'hommes are judges as to whether the imitation of the "mark" is a violation of the property. In case of appeal the tribunals of commerce overrule the decisions of the Conseil de Prud'hommes. With respect to patterns, the law recognizes equally, as in the case of patents, the right of property, and the decree of 1826, by which the Conseil de Prud'hommes is established at Lyons, specially invests that tribunal with the preservation of the property of drawings and patterns, and requires that any manufacturer who wishes to obtain security for a pattern shall deposit his pattern under an envelope, with his seal and his signature; and to this packet shall be attached the seal of the Conseil de Prud'hommes; that a register shall be kept of all such inscriptions or claims to copyright, and that the manufacturer applying shall receive from the Conseil a certificate stating the date when he deposited his pattern; that in case of dispute with respect to the copyright of a pattern, the register in the archives of the Conseil shall be taken as sufficient evidence of the priority of date when the pattern is deposited; the manufacturer shall declare for how long he desires the copyright should be possessed by him, whether for one, three or five years, or in perpetuity.

54. Does it allow perpetuity?—Yes; when the period has passed for which the Conseil de Prud'hommes have guaranteed the copyright to him, in the cases where that period is defined, the ordonnance requires that the pattern shall be delivered to the Conservatory of Arts in the town of Lyons, and the patterns shall form a part of the general collection of the Conservatory; and I may mention that this collection of patterns is the most striking history of the progress of manufacture. After a certain time they come to this Conservatory, and in those patterns may be traced all the improvements that have taken place. When the pattern is deposited the manufacturer pays into the hands of the receiver of the Commune a certain sum, which is fixed by the Conseil de Prud'hommes, and which must not exceed one franc per annum, during the period for which he wishes to preserve the copyright of his pattern; ten francs are the payment for a perpetual copyright. These councils are specially charged with the recognition of the copyright of the pattern that any manufacturer shall desire to register, and secondly, they are required to afford him prompt redress if his copyright be invaded. The Conseil de Prud'hommes is the sole judge of the fact of the violation of copyright, and pronounces the sentence against the violator. I wish to mention as a fact, showing not only the activity of this Conseil but its popularity, that in the year 1835, 3,835 cases were decided by the Conseil de Prud'hommes at Lyons, of which 3,680 were terminated by their intervention, and only 152 appeals were made against their decision, that is to say, one case in 34. These cases comprise all the questions of every sort between manufacturers and operatives; not questions of copyright alone, but of every species of misunderstanding.

55. Have the cases which come under their jurisdiction been increasing of late years; are they a more popular tribunal?—I should imagine so; I ought to add that it is an open tribunal, that I have attended their decisions, that I have found their decisions generally satisfactory, that their proceedings are much canvassed, that in all cases of interest there is a great attendance on the part both of manufacturers and workmen, and that I am disposed to believe no better organization has been yet discovered for the application of a fit and economical remedy to such cases as the council is ordinarily called on to decide.

56. How many are the persons who compose the tribunal?—The number is various; I think that there are some Conseils in which the number is not more than nine, and I believe that in others there are as many as 25.

57. Is there a different tribunal made for each trade?—No; but in case of any difficulty the tribunal has authority to nominate Experts, individuals who are well informed on the particular subject of inquiry. They examine and report to the tribunal. For example, manufacturers and workmen connected with a special manufactory would be called in in cases where that manufactory was the subject of contestation.

58. Then in a town like Lyons there would be for the year one unchanged tribunal, probably before whom such questions connected with trade would come?—Yes; a portion of the tribunal is submitted to annual election; the manufacturing portion is elected by all the manufacturers who pay for *patentes*, which are in France a manufacturing or trading license. The workmen at Lyons are elected among those who possess a certain number of looms. In the organization of these tribunals a great deal depends upon local circumstances, and the importance of particular trades. In towns where there are various manufacturers, a provision is made by the organic statute that there shall be in the tribunal so many individuals representing a particular trade. In the town, for instance, of St. Etienne, where there is a large manufacture of silk ribbons, and also a large manufacture of arms, hardware and cutlery, it is provided that there shall be in the Conseil a certain number of silk manufacturers and a certain number of hardware manufacturers; so in any town where the manufacture is one of cotton, there the ordonnance provides that there shall be a certain number of persons connected with this particular manufacture. At Rouen, for example, the council is composed of fifteen persons; five to be chosen among the manufacturers of cottons, linens or silks; two among spinners or machine-makers; two among manufacturers of woollens; two among dyers, bleachers, finishers, chemists, refiners of sulphur or other similar articles; two among printers of cottons or paper; one among earthenware, pottery, tile or brick manufacturers, or metal founders; and one among soap-makers, tanners or candle manufacturers.

59. Does this decree of organization issue from the minister of the interior?—Yes; the law allows the King to organize the Conseils de Prud'hommes, according

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to the circumstances of the case; and on a representation of the Chamber of Commerce, either of the town or district, the towns in which these Conseils exist are obliged to furnish a court for their sittings; that their sittings generally take place in the evening after the labours of the day. The fee for a certificate of registration of patterns is three francs; and the fee for summoning any party to the tribunal is one franc and 25 cents. The fee is two francs for the announcement of a judgment, and the tribunal grants to any witness the amount of one day's labour.

60. Mr. *Heathcote.*] Do the Conseils pay that, or the parties?—The costs of any process are of course paid by the parties losing the cause.

61. Mr. *Ewart.*] Then the jurisdiction of those tribunals is defined by law?—Yes.

62. The creation of them depends upon the government?—Yes.

63. I put the case of a difficulty arising where the same pattern is discovered by individuals in different parts of the country: supposing that a silk manufacture is proceeding in Lyons and also in another part of the country, and that an individual in one of the two places takes out a privilege for a pattern which has been taken out in the other seat of the same manufacture, what would be done in that case?—I imagine that the right must depend upon priority, and that the earlier date, wherever recorded, would decide the question.

64. What in that case is the tribunal, which decides between the rivals?—In case of appeal the reference is to the superior tribunal of commerce. It is a case that has seldom occurred in those towns from this circumstance, that almost all the manufactures of a peculiar kind are bounded to a certain district. But I can easily conceive that there would be great difficulty here, where manufacture is spread over a wide extent, and in districts far removed from each other.

65. Suppose a point of law arises before one of those tribunals, is it then referred to some superior tribunal?—Yes; the Conseil de Prud'hommes is a tribunal of conciliation, through which only you can reach the Superior Court.

Martis, 1° *die Martii*, 1836.

MEMBERS PRESENT.

Mr. Brotherton.	Dr. Bowring.
Mr. Pusey.	Mr. Hutt.
Mr. Strutt.	

WILLIAM EWART, ESQUIRE, IN THE CHAIR.

Mr. *Thomas Jones Howell*, called in; and Examined.

Mr. *T. J. Howell.*
1 March 1836.

66. *The Chairman.*]—ARE you one of the Inspectors under the Factory Regulation Act?—I am one of the Inspectors for administering the Factory Regulation Act.

67. What is your district?—My district is a very large one, but the places in that district to which this inquiry is applicable, I apprehend to be Worcester, Birmingham, Coventry, and also Wolverhampton and Kidderminster; the three first are the places to which I shall be able to give information.

68. Are you aware of the proceedings of this Committee on the last Session?—I am.

69. And with a view of furthering its objects, did you go to Birmingham, Coventry, Worcester and other places during the recess?—Yes, I did; I made a point of going; I was not then exactly aware, of course, of the inquiry; but I endeavoured to get such information as I thought would be useful to the Committee.

70. What was your object in doing that?—To show the present state of the arts, as applicable to the manufactures of those places.

71. In the course of your travels did you inquire both from the master manufacturers and the workmen themselves, as to the existing institutions for connecting a knowledge of art with manufacture, and to the general means which the workmen have of informing themselves in matters connected with the arts, and as to the desire which prevails for such pursuits among them?—Yes; there exists generally a strong desire on the part of the operatives for any means of instruction

instruction and information which they can possibly obtain; and an opinion that the existing means for supplying those wants are not adequate.

72. Was this the impression of the master manufacturers as well as of the artisans themselves?—I should say that opinion was not quite so strong on the part of the masters.

73. Had you an opportunity of seeing the artists in the different districts who design?—I had at Birmingham, but not at Worcester.

74. Dr. *Bowring.*]—Did you find the general impression prevailing in these manufacturing districts, that a greater knowledge of the arts would be beneficial to the manufacturers generally?—Most strongly so.

75. *The Chairman.*]—Was there a general impression there is now a want of the means of attaining such knowledge?—Yes.

76. Dr. *Bowring.*]—Did you find among any portion of the workmen a conviction that other countries had done more for the application of the arts to manufactures than this country?—I do not think so; I do not remember that subject was touched on at all; they only talked of themselves positively and not relatively.

77. *The Chairman.*]—State the result of your observations at Worcester?—Worcester has a society, called "The Literary and Scientific Institution," where instruction in drawing is afforded to the members; and, as I was informed, certain persons connected with the porcelain works attended there. A very short time before I was at Worcester, Mr. Constable, the Royal Academician, was brought down by this institution for the purpose of lecturing on the Fine Arts; and on going over the works both of Messrs. Chamberlain and of Messrs. Flight and Barr, I conversed with several of the operatives who actually had attended those lectures. It had been intimated to me, that probably those men had done nothing but pass a pleasant evening, and been out of mischief by attending that lecture; I, however, asked some of the men themselves, "Did you attend at Mr. Constable's lectures, and do you think they were of any advantage to you?" the answer was, "That they had attended the lectures with great profit to themselves, as tending to correct their taste and to improve their judgment;" those were the words of one operative, and adopted by the rest; he appeared an extremely intelligent person. At Worcester they are extremely desirous to have a collection of casts; at present their principal instruction is derived from the senior operatives in the porcelain establishments, and such additional means as they can obtain from private drawing masters in the town. At Worcester also I learnt from the operatives, that they conceived themselves to have derived considerable advantage from the exhibition of pictures in the town, particularly one of the ancient masters, furnished from the private collections of gentlemen in the neighbourhood.

78. Did you hear any remarks which lead you to infer that good designs are so dear as not to be within the range of the ordinary consumer?—Yes, it was mentioned that it is not in the power of the manufacturer to produce new designs at a cheap rate. I will give the expression of one gentleman on that subject:—"In the present day every one is desirous of cheap things, which desire tends materially to discourage the art of design in this country, as it is not in the power of the manufacturers to produce new designs at a cheap rate."

79. Do not you conceive from your experience, that if they could get a higher class of art more cheaply than they can at present that that objection would be removed?—It would of course, in a great degree, be removed.

80. Dr. *Bowring.*]—Was any other reason given for that?—Yes, the great risk of the china trade in particular, which is so great that cheapness is not to be obtained; that is with reference more especially to those things which are done by the pencil and not by print. If a plate is destroyed that has been painted elaborately with shells and feathers, and so on, you then destroy the whole thing.

81. *The Chairman.*]—Does it not follow as a necessary consequence that the loss consequent on this occasional risk would be diminished, if the works of art being more cheaply performed, the manufacturer was able to replace the design at the cheaper rate?—That is obvious.

82. Therefore is it not highly important, even in this higher branch of the china trade, that the co-operation of art with the manufactures should be introduced as cheaply as possible?—Decidedly so, and more especially with reference

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to Worcester, where they are abandoning the printing and devoting themselves chiefly to painting.

83. What means have the artisans of Worcester of improving themselves in works of art beside this institution; have they galleries open?—No.

84. Are there no public exhibitions of casts and other works of acknowledged eminence and art in Worcester?—None, except the casual exhibition to which I have spoken.

85. Is the want of such exhibition of casts and works of acknowledged merit in ancient art felt?—Yes; particularly by the operatives.

86. Dr. *Bowring.*]—Are you aware whether botany is a popular pursuit among the operatives?—I do not know.

87. How do they learn to paint flowers on china?—I rather think they paint from nature. They were certainly painting feathers from nature, for I saw them; and I believe they paint flowers too from nature.

88. Do you find among the young operatives particularly a great desire for scientific and artistic instruction?—I should say among all the operatives, not more especially among the young ones; but the desire on the part of the older hands is that the supply of talented people should not be increased.

89. Mr. *Brotherton.*]—Do you think that the operatives have sufficient opportunities of acquiring instruction, admitting that these institutions were formed of which you have spoken?—I am not sufficiently skilled in the subject to answer that question.

90. The question has reference to the hours of labour?—I have no official connexion with this manufacture, and cannot answer the question.

91. Dr. *Bowring.*]—Would time be found by the operatives, if means were given for these studies?—I imagine so; because they actually do attend at that literary institution, and they found time to attend Mr. Constable's lecture.

92. Is there any botanical garden at Worcester?—No.

93. Mr. *Hutt.*]—Is there an impression the manufacture at Worcester is improving?—Yes.

94. Dr. *Bowring.*]—Are you aware whether there is an increased demand for that species of labour?—No, but when I was there I saw a very beautiful service making for the Pacha of Egypt, and therefore I suppose it is much sought after.

95. Mr. *Pusey.*]—Your answers have hitherto gone to the ornament of the object of these manufactures after they have been modelled; are you aware of any tendency to study the beauty of the shapes in which they are formed?—The number of persons who are concerned in the modelling, if one may use the term, is much smaller, and I do not believe they have above one in each establishment.

96. Do they appear to be aware of the importance of simplicity and elegance of shape, such as we see in the remains of Grecian art?—Yes, I should say they are.

97. Are you aware whether they have any designs of the remains of Pompeii for instance?—I am not.

98. *The Chairman.*]—Is there an exhibition of any thing of the sort?—No.

99. Have they expressed any opinion as to the importance of observing and seeing such specimens?—Not the people themselves.

100. Is the result of your observations that it would be beneficial?—I should think so.

101. Dr. *Bowring.*]—You mentioned that lectures have been given by Mr. Constable on painting, are you aware whether lectures have been given on any other branch of the arts?—This is but a young society, and that was the first lecture on the fine arts.

102. *The Chairman.*]—You visited also Birmingham, did you not?—Yes.

103. What was the result of your observations at Birmingham; did you find the same desire among the operatives to be instructed in art?—Among the operatives certainly, more especially the modellers and dye-sinkers, and engravers, to all of whom proficiency in art is of the very highest importance, and of which they are most deeply sensible. At one of the large lamp and chandelier manufactories, I had a long conversation with a modeller. The Committee are aware that the design having been selected or drawn, the business of the modeller is to make in wax the design which has been given to him on paper, altering it if necessary, so as to make it look well, and answer well in substance; for frequently a beautiful drawing will make a heavy and ill-proportioned article when presented in substance. Again, it frequently happens that the design cannot be formed in

substance

substance without alteration, from want of necessary support and solidity to the fabric, which would result from a close adherence to the drawing. This man, to whom I have referred, had been and was attending the drawing lessons of the Society of Arts (which exists in that town), and at leisure times was frequently in the habit of modelling for his own improvement. He considered that he had derived benefit from his attendance at the Society of Arts; but said that much more might be done if prizes were given for the best models and drawings; and he spoke of the great benefit which would result from a public institution of this kind, more enlarged in its views, and fostered by Government: that now, to receive any benefit, a pupil must annually pay a guinea subscription. This Committee, I believe, have a return from that society, which was founded by Sir Robert Lawley, the late Lord Wenlock, who presented a collection of casts of approved specimens of antient sculpture to it. At the time of my visit to Birmingham, these casts were displaced to make way for an exhibition of pictures by modern artists.

104. Were these casts accessible to the public gratuitously?—No; that was their complaint.

105. What do they pay for their admission?—A guinea a year.

106. Can nobody be admitted to see the casts given by Lord Wenlock without a guinea a year subscription?—Not to draw from them I believe; one of the operatives told me, "if Government will provide a public and free institution, I will undertake you shall have 500 pupils next week."

107. Dr. *Bowring.*]—Do you know whether there has been any other exhibition of other works of arts besides the statues, such as lamps representing antique forms?—I believe not.

108. *The Chairman.*]—Is there any such public collection in Birmingham?—I believe not; and at the time I was there, a great part of Lord Wenlock's collection I could not see, because they were stowed away in cupboards to make way for the exhibition of modern pictures.

109. Had you any opportunity of ascertaining the opinion of persons capable of judging of the value of these exhibitions of modern pictures, as instructing the manufacturing population in art?—Yes, and that its value was none at all.

110. Was that from persons competent to give such opinion?—Yes, one extremely competent. He in fact mentioned, that on the establishment of the society, that he had agreed to subscribe to it, and to subscribe largely to it, conceiving that the funds were to be applied to the purchase of casts from the most celebrated statues of antiquity and *chefs d'œuvre* of modern artists, and providing masters who should give the requisite hints and instructions in drawing from these, and offering prizes for the best works of the pupils of the society. He stated he was convinced a greater advantage would be derived from drawing over and over again from one statue of undoubted excellence, as the Apollo or the Venus, than from copying and studying any number of modern pictures, to the exhibition of which, in fact, this society seems now to be chiefly devoted.

111. Is the exhibition of modern pictures accessible, except on payment of a sum beyond the reach of the greater portion of the population?—The sum is, I believe, a shilling for the admission.

112. Dr. *Bowring.*]—Generally speaking, did the opinion prevail that the exhibition of these works of modern artists had not been beneficial in diffusing a love for higher art?—Decidedly so, and that in fact it had no influence on the manufacturers of the town. An intelligent workman engaged in chasing, strongly insisted on the advantage to be derived from the study of casts from sculpture, as being far more important than any drawings from modern pictures. He was very desirous that a School of Art should be established on a liberal scale, where opportunity should be afforded to the young artists for drawing from the antique, under the direction of suitable masters, and that prizes should be offered for the most proficient. At the Society of Arts, the annual subscription of a guinea is necessary to entitle any one to draw or model from the casts, which, during the season of the exhibition of modern pictures, are removed into closets, &c.; nor did it appear from his account the instruction given was much, or the attendance of pupils numerous. A subscriber of two guineas annually might recommend a stranger to study from the casts, so that a master thus subscribing may in this way give a premium for good conduct or skill displayed by any one of his workpeople. Workmen more generally take lessons from drawing masters in the town, than avail themselves of the Society of Arts.

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113. Had you occasion to converse with those drawing-masters?—I conversed more particularly with one of them, who I understood had the largest class.

114. Did you hear from him any opinions of the state of arts among the labouring population?—Yes. He said he had turned his attention particularly to that branch of art which would tend to the improvement of the manufactures of the town, and had for a length of time had classes of young men who were brought up with a view to these manufactures, chiefly for the die-sinking and the engraving business: some few for the modelling department. He objected to the system carried on at the Society of Arts as too exclusive, and as too much of a monopoly. He had even drawn up a paper containing amendments which he wished to press on the committee of the Society of Arts. He had been desirous to use the collection of casts at the Society for his pupils to draw from; but the restrictions and regulations were such as to prevent him carrying his pupils there, and he had therefore obtained a collection of casts for himself. He stated the admission to the society was not thrown sufficiently open, and even to the pupils admitted, the committee did not give sufficient encouragement by prizes, &c.

115. Did you ever see, or are you aware whether there exists at Birmingham, for the instruction of die-sinkers, any of the finer specimens of models; any antique models, or those of Simon at the time of the commonwealth?—I apprehend not any public exhibition.

116. *The Chairman.*]—Would it not be very advisable such an institution existed which embodied all these objects, statues, casts of vases, candelabras, urns and coins?—I imagine there can be no doubt about it.

117. And should not that be entirely open to the public, and gratuitously?—Certainly.

118. Mr. *Hutt.*]—Do you know any thing of the manufactory of japan work by Jennings and Company?—I have been over it.

119. Are not the designs of a peculiar description?—Yes; and they were extremely anxious for any institution that the state might furnish that would encourage art in Birmingham, with reference to their own particular manufacture.

120. Have they any system in the manufactory itself for instructing the operatives?—Yes; and that is the chief instruction they get, aided by such private tuition from the professional masters in the town as they are able to spare money for. It is in fact a school of itself. They bring them up to it from the youngest age.

121. Dr. *Bowring.*]—Is it your impression, that any art which is learnt there, is rather learnt in the manufactories than in any existing school of art?—Decidedly.

122. *The Chairman.*]—Can you give the Committee any account of the origin of the fancy trade in Birmingham?—I believe it may be traceable to some French artists introduced into England by the late Mr. Bolton, of Soho, when he commenced the great plating concern there: that he could not find in England designers and modellers for his purpose, and therefore resorted to France.

123. On what authority do you make that statement?—On the best authority, both of master and workmen; and indeed it was mentioned to me, that no skilful artist in Birmingham in those departments existed, the history of whose proficiency was not traceable up to those Frenchmen. The Committee are probably aware that Flaxman, the sculptor, and Mr. Wyon, of the Mint, and others distinguished in art, emanated from the school at Soho. It was mentioned to me, in illustration of the dependence of Birmingham, not on its own resources, but on external aid, that when designs of the highest order are required, resort is had to Mr. Bridgen, the designer, of London.

124. Dr. *Bowring.*]—Then is there no supply of designs in Birmingham itself?—There are professional designers; what I have just stated refers to the occasions when they require designs of a very high order.

125. *The Chairman.*]—Have you any information to give with reference to glass-cutting?—As far as I observed as to glass-cutting, they seemed to have had some original design from which all their new patterns are formed by, introducing slight variations.

126. Did you proceed to Coventry?—Yes.

127. When you proceeded to Coventry, did you find there a similar want, and similar desire of instruction, which you have stated to exist at Birmingham and Worcester?—Yes; and perhaps I should say with reference to the desire for additional means of instruction, that it existed in a more extended degree, more

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especially so far as relates to the conviction on the part of the masters of the necessity of it.

128. State the result of your inquiry there, as to the state of arts as connected with manufacture?—It appeared to me the opening of the silk trade has compelled the manufacturers of Coventry to pay more attention both to the design and the execution of their ribbons, and has consequently made them extremely sensible of the advantage of superiority in design. They have recently established two societies there, in which drawing is taught to the operatives, and they seem to lay very great stress on the teaching of what is called Draft Drawing (*mise en carte*), both at the Mechanics Institution and at the Society for Promoting Religious and Useful Knowledge there; they are desirous of obtaining a competent person to instruct in draft drawing, and they had thought of obtaining a competent instructor from Lyons, who, they imagined, they might get for 60 *l.* per annum.

129. Are there any French designers there?—I believe not. About the time the fashions appear, or rather before they actually appear in the world, the manufacturers go up to London, and obtain patterns of the different prints which are on the eve of being produced, and make ribbons to suit them.

130. Dr. *Bowring.*]—Were you given to understand there was little original invention at Coventry?—Yes, they have no designer there. I will explain how their designs are obtained; they obtain them from professional designers, who travel about the country, and who supply not only Coventry, but Manchester and other places.

131. *The Chairman.*]—What institutions are there in Coventry accessible to the population, which enable them to observe beautiful outlines of form or combinations of colours?—I believe they have nothing; there are two institutions in which instruction in drawing is given.

132. Is there no public exhibition?—I believe not; they are more desirous of having such at Coventry than at either of the other places I have visited; the masters there seem more desirous for it, and this I apprehend to be in consequence of their being more pressed by France since the opening of the silk trade.

133. Dr. *Bowring.*]—Did you find among the masters a disposition to recognize that the superior patterns of France had been beneficial to the manufactures of England?—Certainly at Coventry, as the foreign competition has tended to make them improve themselves.

134. *The Chairman.*]—Are not the manufactures of Coventry that species of manufacture which would be particularly benefited by an opportunity of seeing flowers in their natural state?—I do not know that; they rely very much on fashion; the manufacturer is obliged to arrange the colour of his ribbon so as to meet the caprice of fashion, which it is said frequently mars the effect of the design, by giving to the leaf and the petals of the flower colours different from those assigned to it by nature.

135. Dr. *Bowring.*]—Do not you imagine if incongruities of that sort were avoided, it would be very desirable?—My own opinion is it would.

136. Are you aware such incongruities are avoided in the better specimens of manufacture?—No; but I am not sufficiently acquainted with this part of the subject to answer the question.

137. *The Chairman.*]—Had you an opportunity during your visit to Birmingham, Worcester, Coventry and other places to which you travelled, of ascertaining whether the manufacturers were discontented with the present state of the law respecting copyright?—Yes, very much so; that of course applies to the master manufacturers, and they are particularly anxious for some protection.

138. Can you give any details of the nature or duration of the protection which they would require?—No.

139. Or of the tribunal which they would wish to decide on such matters?—No.

140. Can you give any account of the existing mischief of which they complain?—They all complain of the mischief resulting from want of protection as discouraging inventions or costly improvements of any sort.

141. Do they complain their original designs are pirated?—Yes; and more particularly in reference to those productions which can be multiplied by machinery, as it were, such as printing, or things that can be multiplied by the mould. Not so much, therefore, with reference to the painting of a picture on

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china. I went also to Kidderminster, but there was a great reluctance to give me information. I believe they resort entirely to London for their designs.

142. Dr. *Bowring.*]—Is there a collection there of Persian and Turkey carpets?—I do not think they make that sort of manufacture. The Kidderminster people do not make the Turkey carpets. From what I can discover, they are totally dependent on London for their patterns; but they have nothing in the shape of instruction in art there at all.

143. Mr. *Hutt.*]—Are the masters capable of producing designs themselves?—I apprehend they do not. I went to one of the largest houses there. The gentleman said, "We can read a little and we can write a little. We can manage our own business, and I beg to decline giving you any further information." At Wolverhampton they have the japan work, but they have no school of art.

Jovis, 3° die Martii, 1836.

MEMBERS PRESENT.

Mr. Brotherton.	Mr. Lewis.
Dr. Bowring.	Mr. Hope.
Mr. Scholefield.	Mr. Hutt.
Mr. Strutt.	

MR. WILLIAM EWART, IN THE CHAIR.

Mr. *John Millward,* called in; and Examined.

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144. Dr. *Bowring.*]—WHERE do you reside?—Olney, Bucks.

145. In what trade are you engaged?—I am a lace manufacturer, combined with occasional pattern drawing for improvements in my own business.

146. Have you been engaged in pattern drawing for a great many years, and have you paid particular attention to that subject?—I have; previously I was a pattern drawer for the trade generally, and was early instructed in the art by my father, who had spent a half century in lace dealing and pattern drawing.

147. Where were you accustomed to look for the most perfect patterns?—I had many specimens of beautiful French lace sent me for imitation; and after some practice in imitation, I ventured on altering, varying and redrawing some of the patterns.

148. Did the introduction of French patterns lead to a general improvement of the style of English patterns?—It pleased the general taste so much, that I dared at last to have a style of my own formed on the French mode, and that style has prevailed, in the best laces, to the present time.

149. Did the improvement in the style of the patterns lead to an increase of the trade?—There were other circumstances tending to that effect; there was a war with France at that time; there was but little importation; there was a great deal of apparent prosperity in the country, and difficult and costly laces were in demand; we made a great many at that time of from one to two guineas per yard.

150. How was the lace trade affected by the bobbin-net manufacture of Nottingham?—That prosperity, it was said, led to the improvement in the machinery for making lace, and as the Nottingham manufacture is nothing but an imitation of our lace, the closer the imitation the greater was the chance of selling their productions, which was a cheap substitute for our costly laces.

151. And has the improvement of machinery led to a considerable diminution of demand for hand-produced lace?—After the peace there was a most singular change; Nottingham gained on us then seriously.

152. Give the Committee your opinion of the causes of the vicissitudes of the lace trade?—The causes were these: at the time there was the greatest demand we had the trade almost to ourselves, and when the demand was less, we had not only to compete with the importer of French goods, but the outcry for cheap articles made the Nottingham manufacture a more dangerous rival; and the cheapness of the machine lace does still find a market for it, where ours would be excluded by the price; and as an extensive and flourishing trade is sure to prompt to greater exertions, the Nottingham manufacture goes on steadily improving, while ours is constantly deteriorating.

153. Do

153. Do you think the piracy of patterns has been one of the causes of the sufferings of the lace trade?—Certainly; in that point the Nottingham manufacturers have a singular advantage, for in the case of machinery, if a person should succeed in an attempt at improvement, he takes out a patent, and is remunerated; but in our case the patent laws are totally unavailable. *Mr. John Millward.* 3 March 1836.

154. Why?—Any variation in the structure of a machine is palpable and definite, and the effects on the article are correspondent; but our improvements are principally confined to elegance and originality of design, and in addition to the difficulty of defining a pattern, the cost alone of the remedy would make the law inapplicable.

155. And would the delay of the law be an additional cause of its inconvenience and inapplicability?—I do not know that there would be any remedy at all.

156. Would the mischief be done before the law could repair the evil?—Yes; and it is said you could not maintain an action against a man for pirating or stealing a pattern.

157. Is it understood in the trade, the copyright of patterns is not recognized by law?—That is the opinion of the trade.

158. Describe to the Committee how the lace trade is at present carried on in the district with which you are particularly acquainted?—The peculiar difficulty in conducting the lace trade, appears to be in the circumstance of the work not being done on the premises of the manufacturer, but at the homes of the families employed. The manufacturer appoints a day when his "workers," as they are called, meet him at an inn, and he buys the lace, and perhaps gives them new patterns and parchments to work on, and sees no more of them until the next journey, which may be a month or six weeks afterwards.

159. Then does the purchaser of lace generally provide the patterns which are to be worked by the labourer?—Always.

160. And does it never occur, that a labouring lace manufacturer invents a pattern?—Never.

161. Do you attribute that to the state of instruction among them?—I do not think they are at all capable of producing patterns, or likely to be so, they are so completely ignorant of every thing like invention. I never knew them invent one in my life.

162. Is that population instructed in other matters, can they generally write and read?—They do learn to read. I think not many of them capable of writing.

163. In what way is the copyright of patterns generally invaded?—There are a number of persons of both sexes going about the country, from house to house, collecting any thing they can buy, and they are searching for every new pattern they can lay their hands on, which they will buy if they can. Any thing which they deem unsaleable, they leave for the regular manufacturer.

164. Do they buy patterns as well as the lace?—They buy the lace, which serves them for a pattern.

165. Can you mention any instance of piracy which has been seriously prejudicial to yourself?—There was one case about July last. I bought four or five patterns of a young man. The parchments were pricked and drawn very nicely. I gave them out at Stony Stratford, and, with the exception of one piece of lace off one of the parchments, I lost the whole of the patterns, parchments and lace-makers. There was another case somewhat to the point. The other day, at Easton Mandit, in Northamptonshire, a woman brought me a bit of lace—I did not know but that she had been all the time working for me—I took it. She wanted a new pattern. Some person reminded me that she had not been there for a twelvemonth before, and that when she wanted a new pattern, she came to me again, to get one to hawk about, and sell where she pleased. There was another case which occurred last Friday at Bromham, near Bedford. A woman brought a piece of blonde to me, which was not mine, and I declined buying it. As an inducement, she told me it was a new pattern: that there had only been one bit of it sold. I did not purchase it. These people, in fact, make a trade of selling new patterns which are given out to them.

166. Do they constantly betray the confidence placed in them?—Not every one; there are certain persons working for me I could trust with any pattern; but probably only one in 40, not more.

167. Is not that an evil that must necessarily attach to a manufacture that is

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purely domestic, and when the labourer is not immediately under the control of the master?—It seems attributable in great part to that; if conducted on the premises, I should take care they should not carry the lace away of course, but they might then have other means of copying and carrying the patterns away.

168. Is there no instance of lace manufacturers being congregated in some building and completely under the control of the manufacturer?—Not one.

169. How has this system of piracy prevented improvement in the lace trade?—The persons that go about in that way have no patterns of their own; they make their livelihood by purchasing those that have been given by other persons and taking them to some manufacturer or dealer, and selling them weekly probably, or daily; the manufacturer or lace merchant would not do it himself, but will purchase the new patterns of these travelling people;—they have sometimes 20 or 30 or 40 go in a day, with a little box in which they have collected the laces.

170. Is the value of a skilful pattern considerable, if it could be protected?—It is not more than one pattern in ten which shall suit the general taste, and that one pattern is generally the one that becomes common, and then the manufacturer has the other nine for himself, which are unsaleable; and that which is saleable and produces any profit, is used for the purpose of manufacturers generally.

171. Have you ever thought of any plan for remedying the inconvenience of which you complain?—There was a petition sent to Her Majesty about five years ago, in which the petitioners stated that, if Her Majesty would patronize the lace trade, we should all do well again; and in contradiction to that, I wrote four long letters in our county paper exposing this piratical system, and proposing to the trade an Act for the protection of patterns. That was at a time when the public mind seemed somewhat disturbed, and I gave it up for a while. My plan was this, that there should be a Register Office at Somerset House, where every pattern should be drawn on a stamp; there should be a pattern worked in lace sealed on, to correspond with it; and that any person working that pattern within a certain time should be fined; any lace-man who should give it out, should pay a heavier fine; and if any pattern maker should sell the same pattern to two manufacturers, that he should be fined.

172. To what tribunal would you have given the application of the law, and the enforcing the penalty?—I had no idea at the time, nor did I mention any thing about such a tribunal as I have heard of since. I thought of recovery by conviction before two magistrates.

173. Would the magistrates be proper judges of such a case. Could they decide on what was an invention and what was not?—There is a difficulty about that which I have not obviated. But that was my project in few words.

174. How would you get over that difficulty, as to the fact of originality of invention, which must be decided by a tribunal?—I would have that tribunal constituted of manufacturers and pattern drawers; they would be the proper persons to judge of the originality.

175. Would not there be a great difficulty, from the extension of the lace trade over a very large and very distant district, in establishing the right to a patent?—If I knew at Olney that they were working one of my patterns at Wycombe; if I thought it worth while and was a serious affair, I should ascertain the fact and refer to the nearest tribunal. Such things would often be done, when they would not reach the ear of the owners of the pattern; but I think it would prevent a vast deal of that flagrant injustice—that open defiance of any thing like common honesty—in many cases.

176. If you were to pursue the sellers of lace, would not that create an indisposition on their part to increase their trade, and would it not be an impediment to trade generally?—I do not think it would.

177. If a man who should sell ignorantly and unknowingly a pirated pattern, if such a seller was visited with a fine, would not that disincline him to push the trade, and would not that diminish the demand for lace?—That would not affect it.

178. For how long should you require protection?—Our process is so slow, we should require two or three years at least; for a pattern does not get fully into work in less time than a twelvemonth with us. The second or third year is frequently the best year for the pattern that does sell, even if it is pirated.

179. Were not some measures taken a few years ago to obtain from France the introduction of patterns into this country?—There was a hand-bill sent to our house

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house on the importation of foreign patterns, headed, "Encouragement to Manufacturers.—By special authority of the Royal Treasurer of his Majesty King George the Third, dated Whitehall, February 16th, 1819, H. Mather & Son were authorized to import, *duty free*, Patterns and Models of every description of foreign productions that may be necessary for the improvement of the British manufactures."

180. Are you aware whether this importation of foreign patterns had any influence on the lace trade?—We have had French drawings before that time, but we purchase none of Mather & Son.

181. What is the state of the art of drawing in the lace trade at present as compared with the situation of it 20 or 25 years ago?—At the present time it is despicable—contemptible. The drawing is vulgar, and scarcely worthy the name of drawing, in ninety-nine cases out of a hundred.

182. Have you had any occasion lately to compare the lace of France and Belgium with the lace produced in this country, with particular reference to the beauty of the patterns?—The importation from France latterly has been in blondes chiefly, and some of their patterns are very beautiful, but a great number of them are mean—worthless, and do them no credit for drawing. I was in a first rate warehouse yesterday, they had a number of French blondes, and I obtained a pattern or two to show the Committee, which I think they will admit to be nearly as bad as can be.

[*The Witness produced some patterns.*]

183. On the whole, are the patterns that come from France still superior to the English?—On the whole, *they* have the true style of blonde drawing, they can draw blonde better than the English generally.

184. To what do you attribute the superiority of the French in this respect?—I have never been in France, but have seen the importation for many years past, and I have always been told that they have a protection such as I have wished for here, and that it is that protection which stimulates them to greater exertions. I might add that the manufacture of lace was originally French.

185. Do these French blondes pay duty?—There was a heavy duty imposed, nearly thirty years ago, on all laces of foreign manufacture; but since that time, a general measure has superseded the particular one.

186. Are you aware there is still a heavy duty on the importation of blonde?—No, I cannot make out what they do pay.

187. Are you aware there is a large introduction of smuggled blonde into this country?—I do not know how they are introduced, but the smuggling is always denied. In the Act for the Encouragement of our Trade, which I referred to just now, there was a peculiar method of stamping adopted, which I suggested, the having the stamp on one side of the lace, and the seal on the other, to prevent the transfer of the stamps from one piece to another; and that regulation has been done away with.

188. Are you aware, although the importation of bobbin-net is prohibited in France, that there is a very large introduction of it into that country?—I did not know that it was prohibited.

189. But do you still think that the superior patterns of the French lace manufacture might, if you could obtain protection for the patterns of English lace, improve the trade generally?—I think we could equal them in our drawings after a time. It would require some time to come up with them.

190. Would not instruction in the art of design create a superior race of pattern inventors?—I think it would. I should like for some youths to be instructed in drawing; first, simply in the art of drawing suitable for that purpose—that is, botanical drawing, &c. Then they should be apprenticed to the trade for pattern-drawing, because they draw on ruled paper, somewhat in the same way that has been mentioned about the silk manufacture.

191. Is there, at this moment, any supply of artists capable of producing beautiful patterns for the lace trade?—There are only two or three persons who draw lace patterns, and they do very little. The reason assigned is, that it is of no service, because if one person buys the pattern, another person has the lace.

192. Has not the general improvement of the public taste in other manufactures led to some improvement in the public taste in lace patterns?—There is generally a want of taste in the public respecting our laces, otherwise it would be impossible to sell such great quantities of inferior drawings; and when the drawing is positively contemptible.

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193. Can you form any idea of the extent of the lace manufacture at the present moment, in comparison with its state twenty years ago?—There is not a great difference as to extent. There has been one or two manufactories established at Kettering, something in the silk trade; and at Bedford, one in the fancy straw way; and the straw plat has spread a little wider about Dunstable, Luton and other parts in Bedfordshire; but, with the exception of those places, the whole female population of Northamptonshire, Buckinghamshire and Bedfordshire, with part of Huntingdonshire and part of Oxfordshire, are employed in lace making.

194. Can you give the Committee any idea of the number of persons engaged in lace making?—It was stated, in the petition to Her Majesty, there were 150,000.

195. Does that mean in all England?—No, the lace trade in our part of the country. That estimate was not mine, but the petitioners, in that case.

196. Is that far from the truth?—That is rather overstated, I think.

197. And for the supply of patterns for these 150,000, there are only two artists employed at this moment, to your knowledge?—No more than two that I know of. I do sometimes draw a pattern for my own use, and so does another person or two.

198. How would you define a pattern, in order that you should give protection or the right to a pattern?—I should take the common sense of the trade upon it—what the trade generally understood by it—the manufacturers and lace-makers together. It has nothing to do with the material, the colour, the ground, nor with the filling up; but the outline of the principal flower is with us deemed the pattern. If there is a sprig or a leaf added or taken away, they always say it is the same pattern, only there is a leaf added to it, &c.—the same pattern in point that was in mechlin; the same worked in silk that was in cotton. So that neither the ground, the material, nor the filling up has any thing to do with it.

199. Is there so general an understanding in the lace trade as to what has a right to be considered as a new pattern as would, in your opinion, enable a tribunal to decide, without much difficulty, on the claim of priority?—Yes; they would soon decide that; manufacturers and pattern drawers would soon decide that question.

200. Supposing that local tribunals could be established for the purpose of protecting copyright, how many would be necessary in the lace districts, and what are the towns where you would establish them?—I should propose Aylesbury, Buckingham, Newport Pagnel, Northampton and Bedford.

201. Do you think in all these places competent persons might be easily found who would be able to decide on the infraction of a copyright of a pattern?—I think in such cases a pattern drawer should attend at the Sessions, or wherever it might be discussed, because he could decide with greater accuracy than either manufacturer or lace maker, and there are not pattern makers living either at Aylesbury, at Buckingham or Newport Pagnel.

202. Supposing there was a provision for instruction in art, do you imagine that there would be a disposition in the lace manufacturers to avail themselves of it?—The persons at present engaged in lace manufacturing, or rather in lace dealing, are quite another class from what they were 20 years since. On account of the piracy, many persons have left the trade altogether in disgust, and it has been taken up by shopkeepers and travellers, and other persons, who know very little about it. Instead of manufacturing, it is generally lace dealing, and those persons, I have no doubt, would raise a clamour against any thing like instruction, improvement and restriction. Such means of instruction, combined with security, (that is, protection) would probably induce another class of persons to take up the trade; I mean persons who would do what they could to improve instead of degrading it.

203. But is it your opinion the trade would be improved if better patterns were invented, and if those better patterns could obtain the protection of the law?—Yes, that is my opinion; and at the same time it should be borne in mind, that the lace is worthless, and has no meaning, only as it has a figure or design, or a flower in it. A shawl or ribbon is of service in dress; but the whole value of the lace depends on the pattern, and that pattern is in the trade valueless, because, though purchased with money, it is not deemed property.

17.4

Mr. *Henry Sass*, called in; and Examined.

Mr. *Henry Sass*.

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204. *The Chairman.*]—WHERE do you reside?—6, Charlotte-street, Bloomsbury.

205. Has your attention been particularly called to the application of the art of design to manufacture and trade?—I have had experience in that way, although devoted to the higher departments of art.

206. Have you taught such application of the art of design?—Yes, for years.

207. Have you had an extensive establishment?—Yes.

208. What do you consider the basis or principle of the art of design?—The art of design, in its most simple and specific meaning, is delineation of objects.

209. How do you conceive it is to be practically taught?—Through the medium, and must be founded in geometry, optics and perspective.

210. Why do you particularly refer to perspective?—Because it is the art of seeing with your own eyes; the art of perspective supplies us with the infallible mode of ascertaining and representing the true appearance of objects, provided the points of sight and distance are judiciously chosen, according to the nature of the subject and scene. Its principles can never be too scrupulously observed; to deviate in any case is to violate natural propriety, and sacrifice to a fallacious pretext of taste the certainty of truth and science.

211. Do you hold it very essential in even the lower branches of art; for instance, in what is called the decorative part, as applied to the embellishment of rooms?—Certainly; it is impossible you can give any graceful pattern or draw well without the knowledge of perspective.

212. As to the ornamental part of the interior decorations of rooms, is not the necessity of perspective exemplified very much in the remains that we have at Pompeii?—Yes, in the arrangement of their decorations of their walls; the perspective makes the eye so correct, that a person who understands it brings to perfection every thing, whether ornamental or otherwise, to a degree of a perfect line.

213. Do you think the attention paid to that which you consider the theory or principle of art has been sufficient in this country?—Certainly not.

214. What evidence would you adduce of deficiency of instruction in that respect?—I think that it is not properly taught. Drawing is taught without any reference to principle, and I have had experience of that; I can illustrate in certain instances the necessity of knowing the principle of perspective in trade, for upholsterers, for bookbinding, &c., and I will illustrate that: I wanted some cases made to contain my sketches, which I call my Hours of Idleness, and I wanted them in the shape of a large book, inscribed as "Sketches." I went to a bookbinder; I said, "I want a case made very peculiarly, so that language cannot explain it to you: do you understand drawing?" This was spoken to the foreman of Messrs. Layton, in Coldbath-fields; he said, "Yes." "Then I have no more to say." I then took a sheet of paper, and drew the geometrical figures; then I drew the perspective views of this book or box, open and shut, and he was perfectly satisfied, and no further conversation took place; and when Mr. Layton called on me to get paid, I said I am delighted with the result, and you must be a fortunate man to have so talented a foreman, and who so well understands drawing, which is a language of itself, for I only made drawings for that which was a very difficult thing, and I could not explain by language, and he has finished it in a manner beyond my expectation.

215. Do you think such attainments are uncommon?—I think so; but they accelerate trade and commerce uncommonly.

216. Dr. *Bowring.*]—Did you hear any thing of the education of that foreman? No, I did not, and I have not had time to inquire. I have had pupils, from the artisan to the noble, all desirous of learning the art of design in its most simple and specific meaning, to be able to delineate what they see. Upholsterers have sent their sons to me, to be educated in perspective, in order to give designs for furniture, bedsteads, drawers, and so successful has been the application, that a succession of them have come purposely to learn that.

217. Do you think the productions of the upholsterer are very much improved?—Unquestionably; persons are becoming so enlightened, and feel the necessity of learning the art of design as a language of itself, by which you really can convey your ideas without speech, that it is getting very general to instruct them in the elements of drawing, as distinct from the common mode of

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teaching, by putting things before them, without giving them any theory to act upon.

218. Have you seen the same improvement in any other department of trade?—As to our china trade, I have a remarkable anecdote to relate. I was educated with all the talented artists of the day, at the Royal Academy, and I had among them a fellow student named Baxter; he not succeeding in the higher departments of art, went down to Worcester, and he painted exquisitely on china. I mention this to show there are artists, if they are cultivated in this country, who are equal to any who are educated in any civilized country. Mr. Baxter, on some occasion, not being very well off, was advised to apply to a great patron of art at that day; he was introduced to him, and submitted to him that there was a great decrease of business in designing. That gentleman's answer was, "Why, I have all my vases beautifully painted from France, and I do not find any equal to the French. I will show you that nothing can be more beautiful than what the French do;" and he brought from his cases some of these vases. Baxter was delighted to see them, and he said, "They are my doing; but they have got the French mark on them, because they could not sell them in this country without their undergoing that transformation as it were."

219. Are you aware of the fact that in France a great many students of the higher branches of art employ their leisure hours in painting porcelain?—Yes, I know that they do.

220. And that it is a great resource to them?—Surely.

221. *The Chairman.*]—Would not an artist like Mr. Baxter have received a high remuneration for his works?—I am fearful he did not.

222. Is it a common instance that men of his merit are employed as manufacturing artists?—I do not know that.

223. Then, do you think the theory of art, founded on perspective, geometry and optics, ought to be the basis of instruction to the artisan as well as to the superior artist?—Certainly.

224. Do you think it also essential generally in education?—It should be; it is the art of seeing with their own eyes, and from the prince to the peasant all ought to have a knowledge.

225. Do you think it useful to them as an object of enjoyment, and useful to the industry of the country as a means of encouraging the exercise of it?—Unquestionably, as I have said, it is a means to an end of giving a defined idea which language cannot give.

226. Have you any particular illustrations to give of the value of such education in principles of art?—I have often from experience known that those who have come under my tuition, who were most alive to that foundation, were the most successful in the pursuit, let it be in the highest department of art in manufactures or trade; geometry teaches us form, and gives us certain geometrical figures, by which we are facilitated in the delineation and getting the proportion of things. Optics we refer to nature. Optics teach how objects or the points of objects transfer their rays through the pupil of the eye, and fix themselves on the retina, by which we learn a more simple mode of delineation than any thing that we can invent ourselves; we take our principle from nature; if we in delineation get the points and their distances and their bearings with each other, and then fill up with straight lines, we have the general form, and afterwards we can enter into the detail; but it is proportion that gives beauty.

227. Do you think the value of instruction in this basis or principle of the theory of art can be illustrated in the situation of persons whom you would think are not connected by their position in life with art?—I would engage to teach any person possessing intelligence the simple principle of design. I attended the Court of Common Pleas one day when they were trying an action which was brought by one individual against another for the bad packing of goods on board a ship; and the witness had puzzled the jury and the judge for two hours, endeavouring to explain that they were badly packed: the counsel for the defendant said, "Well, I do not know whether I have forgotten my drawing, but I think I can describe by a simple diagram the manner in which these things were packed." He did so; it was handed to the witness; the witness acknowledged that that was right which he had been endeavouring to prove was wrong; it was handed up to the jury, and the case was decided in favour of the defendant.

228. Have you any particular instance to give of the value of this fundamental instruction in manufacture and trade?—I know that its application is good, but no more.

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229. Do you think instruction may not proceed also from other sources, not only from inculcating the theory and principle of design into the mind of the person to whom they are to be taught, but also by giving every facility to every individual to see that which is of acknowledged beauty?—Surely, if they have only their own perceptive powers alive and physically well endowed to receive the impression.

230. Are not the perceptive powers awakened, by the opportunity of seeing those things which should be seen by persons among whom art is to be encouraged?—Undoubtedly; if museums and galleries were thrown open to the public, the advance of intellectual improvement would be great, and France and Italy give a very good example of that; because there every place where there is any art is thrown open to the public. My opinion is, that every town should have its museum, but at the same time something systematic should be encouraged in teaching persons how to see with their own eyes, and then to have a collection of those archetypes of art which have passed through the approbation of ages—the Greek statues as a foundation of pure and elegant taste.

231. Would you have these exhibitions open?—Yes; open to the public at all times.

232. Dr. *Bowring.*]—Gratuitously open?—Yes, gratuitously open, and the whole body of people admitted; there is an old Latin quotation—

> " Ingenuas didicisse fideliter artes,
> Emollit mores, nec sinit esse feros:"
>
> Ovid, Ep. 9, l. 2, De Ponto, ver. 47.

which has been translated,

> " These polish'd arts which humanize mankind,
> Soften the manners and refine the mind."

In the grand days of Athens, when presided over by Pericles, Phidias, and a host of talented men, the works of art were exhibited to the public view before they were put up in their places.

233. Do not you think not only truth as it is delineated in perspective in geometry and optics, but also anatomical truth desirable?—Unquestionably; the end of the Almighty appears to be the perfect beauty of the human figure. You will find all the expression on the surface of the antique figures, and the mechanism of the body is entirely hid under a clothing of beauty; the beauty of the surface seems to be the ultimate aim, after all the usefulness of the Creator, in the formation of man.

234. Do you consider this particularly manifest in the remains of antiquity?—Yes, entirely so; because we learn the anatomy of the human body perfectly from the surface of the Greek statues; and although the study of anatomy at the present time is necessarily from dissection and from the study of the skeleton, yet I have found, if persons become too skilful in anatomy before they know the beautiful surface of the figure, that they are apt to express that knowledge to the destruction of beauty, and therefore I hold it to be good that they should study the anatomy on the surface, as they thereby become acquainted with the fine exterior of the form.

235. Mr. *Hope.*]—Does not beauty arise, in the first instance, from the perfect adaptability of the parts for the purposes required?—Unquestionably.

236. May not a different species of beauty exist in different developments of anatomical proportions?—There is but one generic form of man, as we are well aware, and the antique gives us in a great measure that generic form.

237. Do you reckon the anatomical proportions of the Belvedere Apollo and Farnese Hercules the same?—Certainly not; there are different kinds of beauty and different characters, and that is where the Greeks are so eminent; if you refer to some of the Etruscan compositions, you will find in many the Apollo and Hercules are of the same form. But then the after thought was, if Hercules is such a man, let us make a form indicative of his strength; if Apollo was a god, let us elevate this so as to give the most beautiful form, power being in the mind.

238. Does not that show with a perfect knowledge of anatomy, that that knowledge was subservient to the expression that they were desirous of producing?—Undoubtedly.

239. *The Chairman.*]—What do you consider the elementary principles of the schools of Greece?—I think this is a most essential thing to call the attention of the Committee to: that the schools of Greece recognized all one elemental principle;

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principle; that acuteness and fidelity of eye and obedience of hand form precision; precision, proportion; proportion, beauty; that it is in the little more or less imperceptible to vulgar eyes which constitutes grace, and establishes the superiority of one artist over another, that the knowledge of the degrees of things or taste presupposes a perfect knowledge of the things themselves; that colour, grace and taste are ornaments, not substitutes of form, expression and character, and when they usurp that title degenerate into splendid faults.

240. Do you think that the perfection of the artists of antiquity depended on their being free from what you have called trammels and fetters of art?—Certainly they had nature all before them. We, in the modern times, are obliged to refer to dissection to become well acquainted with anatomy; they had the living figure naked always before them, therefore they could select from a number of forms, and produce that fine form that exists in their statues. The study of the human figure anatomically true, as well as in its perfect beauty, is exhibited in the antique forms the groundwork of excellence in taste, beauty, grace, with the little, more or less, which gives beauty to expression and grace to action, because expression may be vulgar and action may be rude.

241. Do you wish to make any particular reference to the Elgin marbles?—I should say that such is the beauty of them that they are not seen to advantage in the building that Government has ordered to be constructed for them, light and shadow is a most essential thing. We have but one light in the world, and if you have two lights you destroy the effect. The first thing to be thought of in representation is form, then substance; and on a plain surface you draw the outline the moment you put in the shade, and that single breadth of light and breadth of shade stands out as a substance; then you have only to embellish by colour, and the thing is finished; it only depends on those three things. In speaking of light and shade, much should be done so as to have a central light to light any thing that is valuable. I may allude here to the most perfect light I ever saw, the Pantheon at Rome. It is recorded that the ladies, when they wished to see their lovers, walk round the Pantheon; there the light is in an angle of 45°, and every person and every thing looks more beautiful in an angle of 45° than in any other light; it is just the medium between the two, one and 90.

Martis, 8° *die Martii*, 1836.

MEMBERS PRESENT.

Mr. Pusey.	Mr. Scholefield.
Dr. Bowring.	Mr. Brotherton.
Mr. Strutt.	Mr. Heathcote.

MR. WILLIAM EWART, IN THE CHAIR.

Mr. *Robert T. Stothard*, called in; and Examined.

Mr. *R. T. Stothard.*
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242. *The Chairman.*]—I BELIEVE you are a draftsman and an artist, son of the late Mr. Stothard, the celebrated artist?—I am.

243. Have you called your attention to the connexion of art with manufacture?—I have.

244. Have you been induced to consider the best means of giving operatives an acquaintance with art?—I have.

245. What has been the result of your observations?—I am led to believe tha there is an omission in the application of art to the minds generally of persons of all classes, from the prince to the mechanic; and I believe that, to have any effect in participating in the formation of mind, it must be rendered early applicable and simple to his understanding. I am led to come to this conclusion, from the circumstance of drawing-masters undertaking to instruct, more as a means of their own support, than spreading it as a general chastener to the community at large. In a manufactory which I attended some years back with my father, when he was engaged upon the shield of Wellington, in superintending the chasers at Camberwell, many parts of that shield that the men had been at work upon at a very high salary, were obliged to be sacrificed, and fresh silver soldered on, and the work to be done over again. This is one instance of the art not being properly

perly applied to the mechanic. To render the art efficacious in the formation of mind, it must be applied early, otherwise it will never act upon the mind, so as to give it any effect, but as an accomplishment alone. *Mr. R. T. Stothard.* 8 March 1836.

246. Dr. *Bowring.*]—I understand your statement to amount to this, that when the artist has furnished a superior design, there is a difficulty in finding a workman to reproduce it in the material on which he is employed?—Exactly so. Mr. Pitt was one of the men employed upon it; and there was another, whose name I do not at present remember, but I know that they had a guinea a day; and in extenuation of the fault which he had committed, so as to cause my father to say the work must be cut off, and new silver soldered on, for the purpose of reproducing the effect to his satisfaction, the observation was made, "We do nothing in this country better than tea-pots."

247. *The Chairman.*]—Then you consider early instruction is highly desirable to make the mechanic, whose trade is connected with design, an artist?—Certainly.

248. What other suggestion would you make to attain this end?—I think that exhibitions ought to be thrown open gratuitously, and that an institution be formed for the express purpose of occupying the idle hour of the mechanic, rather than allowing him to spend his time, as he does at the present time, in the pot-house.

249. Have you ever turned your attention to the particular system of institution?—I have.

250. What have been your views, if you have?—I have merely attended to what is in existence and what is not. There is the Royal Academy for the instruction of those who adopt it as a profession, and whose funds go to support the widow and orphans of the deceased artist. There is the British Institution, that is for the sale of works by modern artists. There is the society called the Society of British Artists, which is a similar institution; but who do not afford any aid in forming the mind of the population by instruction. There is the Society of Arts also for the art, as it is connected with manufactures; but the medals distributed there cause those persons to devote themselves for the future to the profession, instead of keeping to those subjects which attracted the attention of the committee respecting the arts as connected with it; but there is no institution where simply the mechanic is instructed in art in the kingdom.

251. Are there no provincial institutions in the kingdom that you are acquainted with?—Nothing but the Mechanics Institution, and public exhibitions once or twice in the year, but who do not give any education in the art.

252. What public exhibitions do you refer to in the provincial towns?—Such as the Athenæum at Worcester; where pictures of living artists similar to those exhibited at Somerset House, and sometimes the same pictures, are there exhibited.

253. What effect do you consider such exhibitions to produce on the mind of the population within that district where they are exhibited?—I do not believe that it has any effect upon the mechanic beneficially.

254. Dr. *Bowring.*]—Have they tended generally to improve the public taste?—I should rather feel inclined to believe not.

255. *The Chairman.*]—Have you had means of judging whether our manufactures are equal or inferior or superior to foreign manufactures in point of art?—Yes, I have.

256. What is the conclusion you have come to on that subject?—That there is not sufficient taste displayed in comparison with the foreigner in our common articles, and their excuse is, instead of having corners ornamental to the article, they generally say they cannot afford it in consequence of the cheapness of the article.

257. Have you had practical information on this subject from manufacturers themselves?—I have.

258. I understand you to say they state the art is too dear to make it an element of their manufacture?—Yes; I, a short time back, was at Kidderminster, there was a person there who stands very high as a manufacturer; I had some conversation with him upon the subject, and he said it would be desirable to have designs cheaper, that he was obliged to give 5*l.* for a design for a pattern for a carpet.

259. Dr. *Bowring.*]—Are you aware what kind of artists furnish those designs?—Fancy draftsmen. There are several in London, and I believe they are supported by that.

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260. Do the same pattern artists furnish designs in works of carpetry as those in silks and cotton?—Frequently.

261. *The Chairman.*]—Do you consider good designs too dear?—Yes.

262. You must pay a high price to have a really good design?—Yes.

263. Dr. *Bowring.*]—Are you aware whether the number of artists so engaged in London is considerable?—I believe there are but few.

264. Do you know such as exist have been formed by the Royal Academy, or by existing institutions?—In some instances, certainly. There was a person of the name of Baxter, who was a student at the Royal Academy for many years, whose works are known from the antique; he could not support himself as he wished, and therefore accepted an offer which was made him from a manufacturer at Worcester, and submitted to that ever after until he died. He became a draftsman to the establishment, and he has drawn the finest things there.

265. *The Chairman.*]—Can you tell us whether the circumstance of Baxter having introduced a better taste from the antique into the works in which he was employed had the effect of giving a better character to, and extending the sale of those works?—Certainly.

266. Dr. *Bowring.*]—In a great manufacturing country like this, to what do you attribute the small supply of artists who are occupied in such works as manufacturers are interested in?—To the indiscriminate patronage of persons who have not talent to reach above mediocrity, depending on that patronage which encourages them to take a higher standing in the profession than they are entitled to, but who I think, if the education was improved in all classes, the patronage would not extend so promiscuously to those who were deficient in possessing that ability, and a division would be made between the artist who had ability above mediocrity, and the artist who never reached that line.

267. Mr. *Pusey.*]—When you say patronage, do you mean patronage on the part of the manufacturer or the public?—I mean in the higher circles.

268. So that you are of opinion there is a decided deficiency of taste in those from whom the demand must come; from the purchaser?—I am led to believe that that is the case.

269. Dr. *Bowring.*]—Do you think that among the public generally, there is no proper appreciation of the value of a work of art?—Decidedly not.

270. *The Chairman.*]—To what do you attribute this want of appreciation of art generally in the public?—To the exclusion of it early from the minds of the aristocracy, in forming their education in public schools and universities.

271. Dr. *Bowring.*]—What is the state of feeling among the less opulent, to whom the manufacturers must look for a great demand?—Why, they seem to be anxious to do it, but they see nothing but art in its excellence in public exhibitions, which is too much for their minds to grasp at first.

272. Do you attribute that also to want of early education?—Yes.

273. *The Chairman.*]—Then, if I understand right, one of your means of supplying the defect which is complained of, is throughout all classes early education in art?—Certainly.

274. Have you ever paid any attention to the productions of foreign countries, when imported into this country?—Yes, I have.

275. What inference have you drawn from the inspection of such works?—That there must have been great pains-taking in forming the mind of the mechanic, either to occupy his mind in his idle hour, or to carry works of manufacture to that excellence which defies all countries to compete with.

276. Dr. *Bowring.*]—Would it be easy to give to a manufacturing labourer such a knowledge of art, as would enable him to co-operate more beneficially with the artist?—If the manufacturer were of the same order of education as the mechanic, I think they would go more hand in hand than they do at the present time. I met with rather an intelligent man, a mechanic, in Coventry, some years back, he said his master did not care much about what became of him; he certainly could draw a bit, but if he had more encouragement he should be able to support himself better,—by that increase of knowledge, to support his increasing family.

277. You think there exists among the labouring manufacturing population, a stronger feeling of the want of improvement in art, than among the manufacturers themselves?—Yes.

278. *The Chairman.*]—Have you ever turned your attention to the state of the silk manufacture?—Yes.

279. What information can you give the Committee on that subject?—That their

their patterns, from the same reason that I have stated with regard to the ribands' are not capable of competing with the foreigner.

280. You have mentioned that there is one general cause which pervades society for the want of taste, both among the purchasers and the makers of articles, into which design enters as an important element; you have said that the aristocracy of this country receive no instruction in art as a portion of public education, and that on the other hand, the manufacturer receives none, unless he instructs himself; have you any additional remarks to make on those two points, affecting at once the purchaser and the producers in society?—It appears to me that we are in error in the first instance; literature seems but to acquaint the mind with that which the eye has not seen, whereas the eye being open first, and the hand rendered of service long before the mind opening, I think the eye and the hand should be employed first. It is for that reason that I think art should be the basis of our education, instead of literature being the basis of art, and should be early instructed with mechanic power, or what the artist terms handling, so as to obey the dictates when mind shows itself. Wherever precocity of genius is encouraged, it prevents a child getting a thorough knowledge of the rudiments of art, which can alone enable it to improve with the progress of art.

281. If I understand you right, you object to the present system of education, as exercising the mind prematurely, and not exercising sufficiently soon the instrument by which the mind is to act?—Certainly.

282. You would, on the contrary, develop the power of that which may be called the instruments, the eye and the hand, and you would leave the exercise of the imagination to the full maturity of the mental powers?—Certainly.

283. Have you any further observations to offer as to instruction in art?—I consider that the study of the antique statues, and of that which artists call *the round*, ought not to be applied until such time as a power has been attained of correctly drawing the outlines of form from a flat surface.

284. Do you think that in infant schools, the rudiments of art, the distinction between different objects and the difference in the proportions of object, might be communicated beneficially to the infant mind?—Decidedly.

285. If I understand you right, you would base education of people in art on principles of correct drawing?—Yes.

286. You would extend such knowledge generally?—Yes.

287. And afterwards, by opening public exhibitions which contained the acknowledged works of beauty and art, you would lead them to a more perfect application of the principle which they had been taught at first?—Yes.

288. Have you ever turned your attention to the formation of a general system of education in art for mechanics?—I have; it appears to me that if drawings were given to the mechanic, he would have something more than he has at the present time to improve in his after hours, so as to render himself of more service to his master; to meet this, it has appeared to me that there ought to be an institution solely for the purpose of instructing them in those principles of drawing which would enable them to avail themselves of in their separate branches of business, in order to render themselves, by extra exertion in ingenuity, to obtain an increase of wages per week, in proportion to their increasing families. The institution might be opened at certain hours for their children, for I have heard that, in France, the workmen, in walking of an evening through the fields with their children, have amused themselves in gathering flowers and arranging them in such groups, contrasting colours according to their law, so as to enable their parents to work them into the loom from nature.

289. I am afraid the inference to be drawn from your evidence must be, that not only our manufacturing artists, but the nation generally is deficient in the true principles of drawing, and therefore not sufficiently able either to create or understand works of art so highly as it might by education be enabled to create and understand?—Yes, I certainly do so think; it is my opinion. In the first instance, drawing is taught upon erroneous principles, art being applied in an ideal instead of a useful form. For instance, landscape, which is ideal art, is taught before the mind is correctly imbued with the first principles of outline, light and shadow; and colour, which should be studied from individual objects before drawing, is carried into the more complicated branch of art.

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Mr. *James Nasmyth*, called in; and Examined.

290. The *Chairman.*] YOU are a manufacturing engineer from Manchester?—Yes.

291. Have you ever turned your attention to the application of the arts to manufactures?—Yes.

292. In what particular direction?—Chiefly with regard to the application in the designing of the frame-work of machinery, and likewise of buildings employed for manufacturing purposes.

293. What suggestions have you to offer to the Committee on those two subjects?—It is chiefly to show the reconcileability of good taste with the purposes of the objects.

294. How would you carry into effect the combination of beauty of design with machinery and buildings as you have suggested?—In the first place, with regard to machinery, I would show the means of combining the most beautiful forms and the most scientific application of the materials employed in the formation of machinery with the greatest economy. In the majority of instances, the most economical disposition of the materials coincides with such a form as presents the most elegant appearance to the eye; this is especially the case where the elliptic or parabolic curves are employed in the form of the parts which connect one part of the machine with the other, so that when viewed as one design it shall present a perfectly graceful form, and at the same time completely attain the object in view. The knowledge of its application is only to be acquired by instruction communicated to the mechanic in the arts of design in connexion with mechanical science.

295. What part of the machinery do you think most susceptible of improvement in design?—The frame-work of machinery. In every machine there are two distinct parts; the one consisting of the frame-work, which binds together the details of the machine; the other consisting of the details themselves. It is in regard to the frame-work that the improvement in the art of design would be most applicable, not only in giving elegance of form, but in attaining a very decided economy in the use of the material.

296. Mr. *Pusey.*] As a practical man, you consider the frame-work of existing machinery is generally very deficient in both these respects?—Generally; I would say, certainly; but there are many instances now appearing where improved forms, in reference to the above objects, are clearly referable to the study of antique designs.

297. Can you give any specific calculation of the economy of materials that may be obtained by the improvement of form?—In the case of iron beams and columns being employed for architectural purposes, as a substitute for wood and stone; a system which is now becoming almost general in its adoption.

298. What is the extent of saving you have ever known to be effected by an improvement of form?—About a third.

299. In what particular?—Beams for supporting parts of buildings.

300. Is not that by the change of material rather than in form?—A change in the disposition of the material, which in the majority of instances is reconcileable with increased elegance of appearance.

301. Can you give any instance of the economy of materials in constructing the frame-work of machinery within your experience?—Being engaged in the manufacture of machines for planing iron I have found that by the adoption of the parabolic curve in one part of the machine, which has to resist the entire force employed, a saving of at least one-third of the materials was effected, and a much more elegant form given to the design.

302. The *Chairman.*]—That improvement you attribute to your knowledge of geometry, combined with your knowledge of design?—Yes.

303. Mr. *Pusey.*]—Would not also a certain proportion of mathematical knowledge be requisite in order to the correct application of those beautiful forms to practical machinery?—Yes; but this knowledge is obtained in a natural manner by the mechanic, while engaged in his daily occupation. I refer chiefly to mechanics connected with machinery, all of whose daily occupations are more or less intimately connected with mathematical science called geometry. I may just make a remark; I have always found, from my own experience, that mechanics engaged in these matters possess a very considerable portion of geometrical knowledge, without any tuition at all; it is a common-sense mathematics they pick up themselves,

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themselves, so that mechanics who have never studied it as a science are found quite fit to receive ideas of the most refined kind, because their daily occupation bears so closely on the most abstruse points; they are in a manner just brought up to that point that a little further information on the subject would give a very material impulse, both as regards the elegance of the design and the prosecution of science itself.

304. What means have you had in making those observations upon the tendency of the pursuits of our manufacturing workmen?—I have all my life been in companionable contact with the working mechanic, and being moreover the son of an artist of some celebrity, I have, in the union of those two advantages, been enabled to see the intimate connexion that exists between the arts of design and practical mechanics, the result of which has impressed me with a feeling, that all that is now wanted to bring about the most happy connexion between the two in the person of the working mechanic, is to give him those facilities in improving his taste in the arts of designing, which will immediately produce an influence on the objects in which he is daily engaged.

305. You yourself have studied drawing?—Yes, very intimately.

306. And mathematics?—Yes.

307. What means would you suggest for attaining the object which you contemplate?—I would have, besides giving every facility for the extension of Mechanics Institutions, which refer to the facilities for the study of the beforementioned subjects in the after hours of the mechanic, I would encourage, by every possible means, the exhibition of such tasteful works of art, either of modern or ancient design, in some part of the manufactory in which he was daily engaged, that while, in the small portion of leisure time after his meals, he might, instead of loitering about the shop, waiting for the recommencement of the hour of labour, engage his attention usefully in considering, in company with each other, and discussing the merits of such objects, selected from ancient and modern examples, as would materially tend to increase their taste.

308. *The Chairman.*]—Then you throw that out rather as a suggestion for the consideration of the master than as a national means of improving the manufacturing population in art?—Yes. I would beg to suggest this mode of improving the taste of the mechanic in the arts of design, not as a substitute for similar advantages afforded by Mechanics Institutions, but as a collateral assistance, by which many small portions of time of the mechanic might be most advantageously employed in furthering the objects in view, namely, that of designing. I may state further, that there are many spare moments which occur, even during the working hours of mechanics, besides that of their leisure time, which had they the objects of elegant designs presented before them, so that their eyes might become familiar with them, that a very high degree of taste would be insensibly inculcated without any apparent effort on their part, which object is so completely attainable without the slightest interruption to their daily occupation.

309. What are the objects which you would place before the eyes of the mechanic?—Such a selection from the works of the ancients as exhibits, in the most perfect manner, the entire reconcileability of elegance of form with bare utility, as exemplified in the numerous instances, from the most refined works of antique designing down to the most common domestic utensils or implements, copies of which could be obtained at a very low rate, so as to make them become as familiar to the eyes of the mechanic as the walls of the building itself.

310. Do you think that the exhibition of those beautiful forms to the eye of the mechanic would have a tendency to improve at once the form and the utility of our machinery?—Certainly. I would say, in order that the master mechanic, supposing his mind has arrived at a great state of cultivation, as regards a taste for the fine arts, in reference to its application to manufacturing purposes, requires, in order to bring forward those acquirements into actual existence, to employ agents, those agents are his workmen; and if there exists, as there does at present, too great a disparity between the taste of the master and that of the man, there is such a difference between the ideas of the two, that in many cases the forms which he wishes his workmen to adopt are not those produced by the workman, which leads to a very serious inconvenience and frequent disappointment, occasioning, in any attempt at introducing elegance of form, a very great loss of time to the master in giving necessary instructions to his men.

311. Then you consider the form of machinery would be much improved by the exhibition of such works as you have alluded to?—Certainly.

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312. Mr. *Pusey.*]—What do you consider to be the principal features of the beauty of the ancient utensils to which you referred?—The employment of the smallest number of lines in giving form to the object in view.

313. And the result of such a combination would also give probably the greatest strength and the greatest economy of materials?—Certainly.

314. And therefore it is on this ground that you imagine beauty of design to coincide with utility in the construction of machinery?—Certainly.

315. *The Chairman.*]—Is it not a fact, that those beautiful forms are founded in geometric proportion, and therefore adapted to the minds of mechanics whose machinery is connected with geometric proportion also?—In the majority of cases the most elegant forms of the Etruscan urns can be shown to be derived from the employment of the geometric figure called the ellipsis, placed in different directions, in which case it is shown that, by the study of one simple geometrical form, we are enabled to produce an infinity of elegant forms, and it is to impress such effects on the minds of mechanics that I would recommend the exhibition in a most familiar manner to their eyes, of those remains of antique design which combine in themselves the before-mentioned principles. I may state further, that looking at the portion of leisure time which mechanics have in their power to visit our public museums, and so study those forms, that considering their small means in that respect, I would beg to suggest the exhibition of a small selection of such of the most graceful forms of antique designs as could be easily obtained within the walls of every factory, either in the workshop itself in which they were engaged, or else in the lobby or waiting room in which they generally assemble previous to returning to work after meals. The absence of such objects to engage their attention is one of the great causes why, after taking their meals at home, the men retire, to occupy the few leisure moments that remain before the working hour, to the public-house, in order to enjoy that companionable discourse with each other which the opportunity affords; they are induced to commence a system of dissipation, which is not only deeply injurious to their own morals, but also to the interests of their employers, returning in an excited state to their work, which evil might not only be removed by the above mentioned means, but results would be produced not only tending greatly to their own enjoyments, but ultimately to the extension of the national prosperity in regard to improving our manufactures.

316. You throw out these suggestions as really worthy the attention of masters who take an enlightened view of their own interests; would you suggest in large towns the encouragement of public exhibitions by the Government?—Yes.

317. As improving the mind and morals, and even the professional skill of our mechanics?—Certainly.

318. What means are existing now for the development of the talents which you have described it is desirable to develope amongst the mechanics?—None, but the viewing of public buildings.

319. That is the only thing they now have?—Yes.

320. Have you been at Manchester?—Yes.

321. Do you mean that Manchester is without any great open institution in which they could see specimens of beautiful art?—I believe Manchester is wanting in that. The outsides of buildings are the only objects which present familiar examples of good taste and design to the eyes of the mechanic.

322. Do you think that greater correctness and beauty in the exterior of public buildings would have an improving effect on the mind of a mechanic?—Yes, certainly; the most familiar object to the eyes of the mechanic, as well as those which most interest his attention, are those edifices which are seen in every direction in manufacturing towns, appropriated to manufacturing purposes, namely, manufactories, and if by giving to their exterior a certain elegance of form we could render such forms familiar to the eyes of the mechanics, a very decided improvement in the taste of those cities would be the consequence, as it is not from the single exhibition of works of elegant design that taste is so much cultivated, as those larger and more common objects which are seen in manufacturing towns, namely, the chimnies and other conspicuous parts of manufacturing buildings.

323. Mr. *Pusey.*]—How do you think it would be possible to give that exterior elegance to manufactories or chimnies, without such an expense as no master would be likely to incur?—There are many instances already in the town of Manchester, in which it is shown by the same expenditure of materials, and consequently expense, very different results are produced as concerns elegance of appearance; and I may say, that in the majority of cases with the same expense,

forms

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forms might be presented which, while they attained the objects for which a building was erected, would present at the same time an appearance not only improving to the public taste, but to that of the town at large. I may say forms are now introducing with respect to steam-engine chimnies in the town of Manchester, which, when contrasted with the forms previously employed for the same purpose, clearly exhibit the growing improvement in public taste with regard to these subjects; and from my own experience a latent taste exists, which only requires to be excited to make our manufacturing towns, instead of being a reproach to the taste of the country, at once the seat of the most elegant architectural designs and manufacturing industry. There seems to be a want of some system by which these modes of design can be properly systematized and impressed on the minds of the proprietors as well as the mechanics concerned in the above works, and it is only by such improvement of public taste that the wished-for results can be obtained.

324. What are those means?—Those means I would state to be the most familiar exhibitions of elegant works, both of modern and ancient art, in institutions which, as far as concerns the working classes, were open to their inspection in the evening as through the course of the day; although the institutions may be nominally gratuitous, when we consider that the mechanic has to leave his work and prepare himself to appear in such buildings, he has to sacrifice a portion of his day's labour, which to him, in most cases, is a very heavy price of admission.

325. The *Chairman.*] Do you think that these open exhibitions would tend also to the formation of more beautiful buildings?—Yes.

326. They would re-act upon each other?—Yes.

327. That the means of observing beautiful forms, both to the master and the workman, would have a tendency to their having the building in which they worked built upon principles which combined elegance with utility?—Yes.

328. And again, that the sight of such buildings would increase the taste in art of the mechanic?—Certainly.

329. Is that the result of the remarks which you wish to offer on this subject?—Yes.

330. I would ask you whether the improvement of the taste of the mechanic, by the exhibition of beautiful forms, would tend not only to the improvement of his machinery, but also of the works which are the produce of his machinery?—Undoubtedly, both directly and indirectly; every class of mechanics is more or less intimately connected with mechanics engaged in other departments, and from the familiar intercourse which exists between the working classes in their after hours, whatever improvement should take place in the ideas of the one would in a very short time ramify into every other department; so that if we improved one class, we should find in a short time that the influence had extended in every direction, and thus tend to raise the excellence of the style of the manufactures as well as improve the morals of the workmen.

Jovis, 10° *die Martii*, 1836.

MEMBERS PRESENT.

Mr. Brotherton.	Mr. Pusey.
Dr. Bowring.	Mr. Hope.
Mr. Scholefield.	Mr. Lewis.

MR. WILLIAM EWART, IN THE CHAIR.

Thomas Leverton Donaldson, Esq., called in; and Examined.

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331. The *Chairman.*] I BELIEVE you are an architect, and connected with the Institute of British Architects?—I am honorary secretary to the Institute of British Architects, corresponding member to the French Institute and several foreign academies.

332. Have you had an opportunity of investigating the subject of the arts generally, and their connexion with manufacture in foreign countries as well as here?—I have; but the information which I am able to afford is more immediately with reference to architecture.

333. Have you turned your attention towards the importance of schools for workmen?—I have, from my own experience, found the deficiency that exists in this country of able workmen, artificers and superintendents or clerks of the works.

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334. Does your observation apply to the scientific education of the workmen as well as their education in art?—I refer to both; and I conceive that no high works of art of the first class can be well executed, however well they may be designed, unless we have competent workmen to carry them into effect.

335. What do you think is the desirable course of education to qualify the workman to understand so much of art as is connected with his trade?—Taking my own profession as the principal point on which I can offer any explanation, I should say that there is not a class of workmen but requires instruction in drawing; that is the basis; both drawing with the freedom of hand, and likewise artificial or scientific drawing. Drawing presupposes a collection of examples which should be very choice, and I do not consider it is necessary for them to be very numerous; such a collection induces a knowledge of good art, and affords the opportunity of drawing and modelling from them. Perspective of course is necessary, because that is nature reduced to rules; nature herself is subject to certain rules which have been discovered from an examination of nature. Perspective is essentially necessary, for we find that the Chinese works of art are deficient entirely in either linear or aerial perspective, and from that deficiency fail in producing the effect of which they are otherwise capable, being in many respects distinguished by some of the best principles of art.

336. What portion of science do you consider it necessary to connect with the education of the manufacturing artist?—Geometry of course is the foundation of scientific knowledge, which is necessary for all workmen, as giving them a greater knowledge of form and precision of delineation.

337. In fact the basis of form in art is geometry?—Yes, and in nature too; for the greatest writers upon art have reduced form, even that of the human figure, to geometrical proportions.

338. Dr. *Bowring.*]—Do you think the progress of art is likely to assist mechanical invention?—Certainly.

339. How?—I find that old machines, when they were originally invented, had not any beauty of form: they were of large proportions; but as they were more studied, they became simplified, and have now acquired greater grace of form from that very simplicity. The steam-engine itself is an illustration of that remark.

340. Mr. *Brotherton.*—Has not a general use of iron in making machinery added very much to the beauty of the steam-engine?—Yes, it has relieved it from heavy cumbrous proportions.

341. Dr. *Bowring.*]—There is probably no example of a perfect machine which is not at the same time beautiful?—I know none.

342. The *Chairman.*]—What other branch of science do you consider requisite, to a certain extent, to form a manufacturing artist?—There are some branches in which I think the application of geology and mineralogy would be extremely desirable, in order to enable him to avail himself of the riches of the natural productions of that class.

343. Dr. *Bowring.*]—In what other branches of science besides geometry and geology do you think it important that a workman should be instructed?—In botany, as connected with construction, in order to give a workman an insight into the nature and properties of vegetable substances, and a more accurate knowledge of their forms when he wishes to delineate or model them; all which may be very much derived from a knowledge of their growth and formation; and I should also recommend, that a general idea of chemistry, as connected with construction, should be given, as it may enable a workman very usefully to apply that knowledge in respect of dry rot, and other similar circumstances, such as the various properties of colours, both mineral and vegetable, and their great or less durability, &c.

344. The *Chairman.*]—Do you think it desirable that experiments on the strength of materials should also be made for the instruction of workmen?—I think it very material, because that is a casual knowledge acquired generally by the experience of many years; whereas, if they were taught this at an earlier period, they would be enabled to avail themselves of that knowledge, and bring it immediately into operation. Experimental knowledge cannot be acquired without many failures, and some severe lessons of grave importance. When the science is already fixed, these had best be avoided by the knowledge of the principles and facts already ascertained.

345. In materials of course you include all sorts of wood, stone and metals?—Yes; also cement and mortars. It would also be very desirable if there were some

some models of machines and tools. At the same time, I do not think it is desirable they should be very numerous, because they would tend to confuse the mind of the workman. If the best are selected, these would ingraft on their minds similar principles, which they can carry out into practice afterwards. It would be very desirable if there were formed a school in each county, in which the materials of that district should be collected for reference and the instruction of the workmen.

346. Dr. *Bowring*.]—Should you not imagine that if the production of models, tools and machinery be associated with a knowledge of ancient art, very great progress would be made in consequence?—I have no doubt the knowledge of beauty of form would tend to that result, and that knowledge is best learnt from antique examples when compared with nature.

347. *Chairman*.]—It has been suggested, that moulding and ornaments might be made by saws cutting by means of steam instead of by a chisel?—That is very much done now in Paris by machines; I do not know whether they are saws or planes used in the marble works at Westminster.

348. Do not you think it particularly desirable that in our great manufacturing towns there should exist casts from the antique and works of acknowledged beauty, so as to familiarize the mind of the workman with the most beautiful forms, and lead at the same time to the improvement of his machinery, and to increase its beauty?—Yes, both as to machinery and the productions of our manufactures. I have no doubt that the opportunity afforded to workmen for studying the most beautiful models would give additional beauty to the formation of their machinery. Workmen take great pride in cutting their tools, and forming them to what they conceive to be graceful forms; generally they are not so; whereas, if they had a good knowledge of form from good example, it would tend very much to improve them.

349. Are you of opinion that much might be done also in addition to exhibitions of the most approved models in ancient and modern times, by the publication of works containing engravings of specimens?—That principle is connected immediately with a collection of casts, because it is but another mode of exhibiting beautiful forms.

350. Might not such publications be used as a means of more rapidly circulating and more extensively encouraging a knowledge of the arts?—I have no doubt of it. It is the want of such publications among operatives which has tended to continue the ignorance which already exists. The works of that class in England are very expensive, consequently they have not the means of purchasing them.

351. Do you know whether such publications have been much encouraged in other countries?—I have, through the courtesy of Mr. Helder, the Prussian Consul-General, the opportunity of submitting to the Committee a publication of the Prussian government, which originated with Mr. Beuth, his Prussian Majesty's Privy Councillor and Director to the Institute of Fabrickers and Artificers, and that gentleman supplied those specimens with introductory explanations developing their object; and its title is "Forbilder fur Fabrikanten und Handwerker, herausgegeben von der Konigh, technischen Deputation fur Gewerbe, Berlin, 1821 bis 1830." The work thus published at the expense of the government is, consequently, not for sale, and the original number of copies has nearly been distributed. This is a work of art; but there is another work devoted to science, published by the Royal Commission of Art and Manufactures, by order of the Minister of Trade, Manufactures and Architecture, in 1830. The former of these works is divided into three parts: the first contains 39 plates, all illustrative of external and internal architecture as a guide for decorations; the second part contains 41 plates of vases, tripods, pedestals, cups and other similar objects; the third part consists of 10 plates, for the interior decoration of rooms, including floors, walls and ceilings. This volume contains the choicest examples of ancient and modern art in their respective classes, not omitting even oriental and moresque.

352. Do you think that such a work would be of great utility to manufactures, as connected with art?—I have no doubt that if such a work were distributed over England, and easy reference could be had to the separate copies, the taste of our manufactures in regard to form would be materially improved.

353. Do you think that the outlay of a certain portion of public money in such a work would amply repay itself in the improvement of the manufactures of the country, and the extension of the knowledge of art among the people?—I have

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no doubt of it. The second work, which is more especially for the use and benefit of architects, has likewise originated with Mr. Beuth, comprising plans of buildings erected in Prussia, entitled "Bau-aus führungen des Preussischen Staats" (Architectural Illustrations, by the Prussian State), issued for the public use by the minister of the interior. This work commences with illustrations of the simplest elements of construction and even machinery, and proceeds to give details of every species of edifice, and plans of docks and quays and other similar works. The series now submitted will shortly be followed by a further publication, comprising works of sea-ports, public warehouses, &c. Two other works for the use of carpenters and bricklayers are published for the Sunday Institutes in the Prussian monarchy, the pupils of which have thus every opportunity offered them to acquire knowledge in their respective callings.

354. Has not a publication been issued by the Institute of British Architects, to collect information by means of questions connected with architecture?—Yes. A series of questions has been published by them for the direction of correspondents and travellers, and for the purpose of eliciting uniformity of observation and intelligence in their communications to the institute, comprehending queries in every department of architecture, taken in its largest acceptation, both as an art and as a science. Those have been distributed throughout Europe, and even the United States of America. I conceive such a publication to be useful, not only for the purpose of acquiring information, but in order to instigate a spirit of inquiry, investigation and thoughtfulness in the different classes of persons.

355. Dr. *Bowring*.]—Have many returns been received from the different countries of Europe?—We have several from Scotland, Ireland and various other parts of Europe.

356. In which country, at the present moment, do you imagine architecture is most advanced?—The science of construction is most advanced in England.

357. Decorative architecture?—Exterior decorative architecture in France. Interior decoration, I should say, at Milan, of which some beautiful specimens are to be found in the palace of the viceroy, and residences of the Milanese gentry.

358. Have you visited Germany?—I have not.

359. Can you tell us the estimation of German architecture generally among professional men?—From the publications which I have seen, my own opinion is, that the finest monuments of modern architecture in Germany exist at Munich and Berlin.

360. Will you explain the causes to which you attribute the peculiar superiority of the countries you have before mentioned in this particular department?—I think the school of decoration at Milan is a very good one, having very superior professors. We have no school of a similar class in this country. Abroad a distinct class of well-educated artists, thoroughly versed in the antique, profess this branch; but in England, interior decoration is too generally confided by the employer to the mere house-painter, whose education does not fit him for the occasion. The consequence is, a degraded style of decoration in our interiors, wherever an architect has not been employed. I think that the reason of the superiority of pure taste in French improvements is from its greater appreciation generally by employers, and their yielding to the taste of the architect rather than influencing it. The greater number of our improvements have not that high character of art which they otherwise might have, from employers directing the taste of the architect, and insisting upon his adopting certain styles and forms.

361. You think in England the inferior intellect directs the superior, and in France the superior the inferior?—In art, yes.

362. Do you recollect any illustration of that in your observations in England?—I should say the introduction of the style of Louis XIV. decorations was against the sense of the profession, and has been forced upon them. I know an eminent artist who complained to me that he was obliged to adopt that style in the finest monument, which, within these few years, has been erected in Europe, in spite of his better judgment and his earnest remonstrance. In France, under the empire, there was not any trinket, jewel or piece of furniture that was prepared for the court, that had not been either designed or approved by Percier and Fontaine. I believe that course is very much pursued now. They were so very jealous that every thing should be in good taste, that they employed a superior man to design and superintend its execution.

363. *The Chairman*.]—In fact, in France the people have a very great respect for the name of artist?—Yes, and a great love for art.

364. Is it or is it not generally the fact, that in France, to gain admission to inspect a particular object of art, or to have means of information, or to be generally accepted, it is a kind of passport, if it is said of a man that he is an artist?—Yes, a man who is distinguished in science, art or literature is sure to be well received. *T. L. Donaldson, Esq.* 10 March 1836.

365. Do you approve of the system of giving lectures on the general history of art as a means of instruction to the workmen?—I think them extremely desirable, in order to prevent confusion of styles in workmen. Without such instructions, the mechanic or workman might be apt to mix up different styles of various periods. I think, also, that the lectures should be frequently changed, and that there is a great mistake in that respect in this country. The same professors are allowed to continue for many successive years, and repeat the same course of lectures. A change of lecturers would cause, in all probability, a variety of views to be offered to the student, which would materially tend to make him think for himself, and to draw a comparison between the ideas entertained by the lecturers.

366. Do you think that giving prizes in books or tools would be a desirable mode of encouraging workmen?—I would require the workmen to pay something for the instruction which they might receive from public establishments; and I would stimulate them to exertion, by giving them prizes of books, tools, or similar useful objects. The books, if well drawn up, would afford instruction in their various trades, and consequently would be always valuable to them.

367. Your attention has been peculiarly directed to architecture; have you been conversant with engineering at all?—I conceive that a very false distinction has been drawn in this country between engineers and architects. I do not speak of the mechanist, that is, an engineer who invents machinery; but I mean engineers that are employed in building quays, bridges, docks and public warehouses. The studies of the two are dependent upon each other, and a man cannot be a good architect unless he be a good engineer. At the same time, if he be a mere engineer, his works will be devoid of taste.

368. Can you give us any illustration of the different cost of executing works of art in this country and others?—Yes. I am the author of a work on door-ways, entitled "Examples of Door-ways, taken from Ancient and Modern Buildings." When I first had the intention of publishing this work, I submitted my drawings to four eminent engravers in this country, and requested them to furnish me with an estimate for the execution of fifty plates; the cost of them was four guineas a plate. As I had no view of profit in the work, and wished to publish it cheap, I found that if I were to pay this price, I should be unable to publish it, except at a very serious loss, not expecting a very large sale. I sent my drawings to Paris, and had estimates from four French engravers. I put the work into the hands of the best of those, a man who is second to none in Europe in his art. I had the plates executed by him. I paid the expense of the carriage of the plates to England, and the duty upon the plates of thirty per cent., incurred various other incidental expenses connected with their being executed in Paris and transmitted to England, and the whole cost did not exceed two guineas, or the half of what the English engravers required.

369. What do you attribute this difference in cost to between the two countries?—A less diffusion of the knowledge of art.

370. To what cause do you attribute this less diffusion of the knowledge of art?—There are greater facilities of instruction in France, and consequently the number of students in the higher class of art is greater than here. All those men will not arrive at excellence. There will be some of them who are inferior in their natural talent and genius, and they immediately adopt a subordinate class of art. Many who are bred as historical painters become engravers, but then they have all the best elements of art implanted in their minds by their good education.

Mr. *Noel St. Leon*, called in; and Examined.

371. *The Chairman.*]—YOU are, I believe, connected with the paper manufacture?—I am. Mr. *Noel St. Leon.*

372. How are you connected with it?—As a draftsman and pattern drawer.

373. Dr. *Bowring.*]—Is your profession a numerous one?—Not very numerous; but there are more than are enabled to live comfortably. There are more draftsmen than are required.

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374. How many are there in the metropolis connected with paper-hanging?—I should say they did not exceed twelve.

375. *The Chairman.*]—Has there been much improvement in the patterns of papers of late years?—There have been changes. Taste has altered.

376. Is it for the better or worse?—That is entirely a question of taste. The taste has altered. Things that were liked twenty years ago are still admired as works of art, but would not be selected now as the decoration of apartments.

377. Dr. *Bowring.*]—In your judgment, and with reference to the higher art, is there or is there not an improvement in the public taste, and in the production of patterns?—The present taste is more classical, is more built on the antique and more architectural; but it is also, in other respects, infinitely more fanciful. It has gone two ways. I was originally intended, like many other persons, to be an artist; but finding I could not live as a painter, I attached myself to my present employment. When I joined it, flowers were the principal objects in fashion. They are now nearly supplanted by classical forms and objects of fancy.

378. Was botanical instruction attended to among artists then as much as now?—A painter who has to paint flowers must necessarily study them from nature; but botany as a science is useless to a painter. We look at form, colour and grouping.

379. Are we improved in form, colour and grouping?—No.

380. There is no improvement within your recollection?—None.

381. Are we susceptible of any improvement?—Greater talent might perhaps be exhibited.

382. *The Chairman.*]—My question has reference not to talent, but to the cultivation of it; do you think there has been no improvement in the cultivation of or education in art since you have been acquainted with this branch of manufacture?—There has been a much greater development of mind within the last twenty years than at any preceding period. I mean that in consequence of the perpetual craving of the public for novelty, manufacturers are under the necessity of issuing a six-monthly supply, by which means the invention of the artists is kept in a constant state of activity for the production of new forms, new combinations and new arrangements, which we call invention.

383. Are the artists connected with the manufacture of paper improved at all in correctness of drawing within your knowledge?—No, I think not.

384. To what do you attribute this stationary condition of the manufacturing artist in paper manufacture?—I think they have done nearly as much as can well be achieved in paper-staining.

385. Then do you think that we have attained the acme of perfection as regards designs in paper-staining?—I only mean that we have not improved but altered during the last twenty years.

386. What is the cause of our not improving?—Art, unlike science and manufacture, is not progressive.

387. Have you every facility given for improving yourself by the exhibition of works of art, publications and free exhibitions of them?—There is access to the Royal Academy and the British Museum for the purposes of study, and no want of exhibitions, works of art or books.

388. Do you know whether that access is unlimited as it is in foreign countries?—In foreign countries it is perfectly unlimited, here it is subject to some restrictions, the removing which would be a desirable improvement.

389. What is the difference between the English and French productions in paper-staining?—The French confine themselves to the imitation of objects with which the community at large is acquainted, such as landscapes, cameos, fringes, draperies, costume, hunts, battles, &c. Of those materials, their larger paper-hangings are composed. We rather deal in original subjects producing new inventions, fancies, combinations and arrangements. I should be perhaps better able to illustrate this by showing specimens.

Mercurii, 15° *die Junii*, 1836.

MEMBERS PRESENT.

Mr. Ewart.	Dr. Bowring.
Mr. Parker.	Mr. Hutt.
Mr. Hope.	Mr. Brotherton.

MR. WILLIAM EWART, IN THE CHAIR.

Mr. *D. R. Hay*, called in; and Examined.

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390. *Chairman.*] YOU are a house-painter, decorator, and gilder, in Edinburgh?—I am.

391. Have you turned your attention to the importance of elementary instructions being given to young men intending to follow such professions as your own, in which a knowledge of ornamental design is required?—I have, and have found the want of it, for many years, in my own profession.

392. What means would you suggest to meet the want of instruction which you find at present?—Some general mode of education.

393. Is there no general system of education in Edinburgh at present?—No general system.

394. What is there?—There is a school of design connected with the Honourable the Board of Trustees; it is limited to 40 pupils; the instructions generally given them are adapted to the higher branches of the fine arts, and are therefore not calculated to produce designers for ornamental works.

395. Will you state what board that is, the Honourable Board of Trustees that you mentioned?—It is a Board of Trustees for the encouragement of manufactures in Scotland; they have very lately added another school for shawl pattern drawing, but it is also on a very limited scale.

396. Then you find that the persons attending the Trustees' Academy aspire to be artists?—They do.

397. And do not content themselves with making the arts subservient to the commoner pursuits of life?—They do not, being educated along with those who intend to follow the higher arts.

398. Have you had any practical experience to this effect?—Yes, in regard to some of my own apprentices.

399. Have they deviated from their professional line to pursue the arts?—They have.

400. Is there a general want of cheap art in Edinburgh, as applicable to the purposes of ornamental work and decoration?—There is a very great want.

401. And also as applicable to manufactures?—There is indeed.

402. If a person wanted to have the interior of a house elegantly designed, or a pattern elegantly formed, would he have to pay a high price for it?—He would; and the master, although he could design it, would find difficulty in procuring hands to execute it.

403. Is the Board of Trustees the only body of the kind existing in Edinburgh?—No, there is a school of arts, to which there have lately been added classes for drawing and modelling.

404. Mr. *Hutt.*] How is that school of arts constituted?—It is supported by subscription and a small fee from the pupils.

405. Dr. *Bowring.*] It is a voluntary association?—Yes.

406. How long has it existed?—It has existed for a long time; but it has only been within a few months that the schools of modelling and drawing have been added; but they are on a limited scale as yet.

407. How many pupils are there, do you know?—In the modelling class there are 48 pupils, 24 at a time; the room cannot hold more than 24; they meet twice a week.

408. Do these persons turn out artists instead of being tradesmen?—There has not been time sufficient to prove that.

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409. What branches of art do they teach?—Chemistry, and most other useful arts and sciences are taught there; but the modelling and drawing classes have only been added, I believe, since this Committee has published its first Report.

410. Is the transfer of patterns taught there?—No; but it is taught in the additional school instituted by the Honourable the Board of Trustees.

411. Mr. *Hutt.*] Is the art of designing taught?—No, I believe, merely copying from other designs.

412. *Chairman.*] Do you know any thing of the other schools in Scotland, connected with the arts?—There are no other schools connected with the useful arts in Edinburgh. There is the Scottish Academy, but it is for the propagation of the higher branches of the arts, and is an association instituted by the artists themselves.

413. Dr. *Bowring.*] Do the manufacturers of Paisley and the other manufacturing towns apply to Edinburgh to furnish patterns for manufacture?—No, not to the best of my knowledge.

414. *Chairman.*] Is there a school of design at Paisley?—No; I believe the merchants in Glasgow get designs from France, and send them direct to Paisley, where they are copied.

415. Dr. *Bowring.*] Are the schools of art in Edinburgh in any way turned to account by manufacturers in Scotland, by the introduction of patterns into their manufactures?—No, they are not as yet; they merely copy from other patterns.

416. *Chairman.*] Can you give the Committee any more general information, with regard to Scotland, on the subject of schools for instructing persons in the arts?—As a proof of the want of such schools, I may mention that in one of the largest carpet manufactories in the west of Scotland, I found the only designer to be a boy of 17.

417. Mr. *Hutt.*] Where do you consider the best Scotch carpets are manufactured, the best with regard to design?—I believe, in Edinburgh; Mr. Whytock, of Edinburgh, produces the best designs.

418. Does he design for his own carpets?—No, he does not; he keeps a designer, who has also an assistant.

419. *Chairman.*] Has he peculiarly felt the want of such designer for manufactures?—He has.

420. And taken great pains to have men instructed in designing?—Very great pains.

421. Mr. *Hutt.*] And he has been extremely successful?—He has indeed; his present designer was coming out as a portrait painter, but Mr. Whytock, by giving him a good salary, turned his attention to the designing of carpets.

422. *Chairman.*] You mentioned that the Paisley designs came from France?—Yes, I was informed in Glasgow by a manufacturer that they were sent from thence.

423. Are you aware of the fact that the attention of the Mechanics' Institute at Glasgow has been called to the topic, and that they have come to a resolution insisting on the necessity of establishment of schools of arts for the application of design with the manufactures, and have awarded premiums in the coming year to the successful candidates?—I have been informed by Mr. Leadbetter that such was the case.

424. Mr. Leadbetter is a person connected with the Mechanics' Institute?—He is an extensive manufacturer, and I believe one of the town council.

425. Do you know whether any places besides Paisley have borrowed designs from France?—No, I am not aware of that; but all our designs appear to be copied from the French; the French have a style of design of their own.

426. On what information, or on what data do you give that conclusion?—The Persian carpets have a peculiarity in them that distinguishes them from every other kind of ornamental design, so have the Turkey carpets, so have German goods, and the French have also their own peculiarity, but we have none, ours are generally like the French; I conclude, therefore, that most of our ornamental manufactures are borrowed from the French.

427. Mr. *Hutt.*] Have you no designers by profession in Scotland?—None except those employed in the manufactories.

428. Dr. *Bowring.*] Are there any productions of design for the purpose of sale?—None that I am aware of.

429. *Chairman.*]

429. *Chairman.*] What do you consider the best line of study for persons intended for a profession like your own, or best adapted to improve the taste of the working class generally?—It is, in the first place, to initiate them in the drawing of large symmetrical figures by the hand.

430. By symmetrical figures what do you mean?—Squares, ovals and circles; they should then practise undulations and volutes. Their attention should then be directed to the vegetable kingdom, and they should begin their practice by studying from large, well developed leaves. All the common weeds that grow in such profusion by our hedge-rows and road-sides, as also in the wildest and most steril parts of the country, are worthy of the study and attention of those who wish to improve their taste in regard to what is really elegant or beautiful in form. I consider it a mistaken idea that ornamental designers will be produced by setting young men to copy statues or pieces of sculptured ornament, however good they may be. The vegetable kingdom presents the best examples for study, and I reckon it an equally mistaken idea that the rare productions of the botanical garden are the only models of this kind from the study of which a taste for ornamental design may be derived. Both grace and elegance of form are to be found in the common dock, the thistle, the fern or even in a stalk of corn or barley. The study of such objects is within the reach of all classes, and those who thus form their taste, when they come to study the ornamental remains of Athens and Rome will find themselves familiar with the source from which such designs were derived, for the ancients undoubtedly owed their excellence in ornamental art to the study of nature, and they do not seem to have searched for novelties, but to have adopted her most common productions for the leading features of their designs; this kind of study cannot be commenced too early or made too general, as, independently of its usefulness, it must prove a continual source of pleasure to those who have adopted it. The individual possessed of talent will by this line of study be supplied with the materials of which all merely ornamental designs are composed, and these he will combine in a suitable manner in the formation of such designs as are most applicable to his own particular profession.

431. Would not a free access to a collection of casts from the antique be of service of those who follow such professions as yours?—Undoubtedly it would; but such examples would be of tenfold benefit to those who had brought themselves to a degree of proficiency by the mode I have already recommended. It is at this stage that the works of the ancients ought to be studied in order to derive benefit from their beautiful combinations, but not servilely copied; I consider servile copying of the works of others very injurious to the ornamental designer, as it retards originality of conception.

432. Then your plan would be to combine originality of conception with the correctness of drawing?—I mean, that by directing the attention of the pupils to nature we shall produce an ornamental school of our own in connexion with manufactures, and that our designs would then possess an originality that they could not do by our copying the works of any other nation.

433. Mr. *Hope.*] In fact you would seek your ideas from the same source from which the ancients sought them?—Yes, and thereby form a school peculiar to this country.

434. Dr. *Bowring.*] With the advantage of their success?—Undoubtedly.

435. Can you give the Committee any examples of the beneficial result of your system of self-education in art?—I have often found in painting any ornamental works where either ivy leaves, stalks of wheat or any such objects are required to be represented, that it was best to take them from nature. I should never copy from any other ornamental design things of that kind.

436. But where an individual has adopted your plan of self-instruction have you seen any instance where it has succeeded?—I know no instance of it, because it was but lately published, in the third edition of my "Treatise on Colouring," and, consequently, there has not been time for its being tried.

437. You have not seen it in operation?—I have not seen it in operation; its publication was suggested by reading part of the Report of the present Committee.

438. *Chairman.*] Have you ever considered the means of conveying instruction, not only by fixed institutions, but by means of the circulation of printed works throughout the country?—I have.

439. So that they may come to the door of every person that feels an inclination to be an artist?—Yes, such instructions as I have endeavoured to give in the

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treatise just alluded to: similar instructions being disseminated would be the means of drawing out the latent genius of the country, and it would form a test for the teachers to select their pupils, by the young men bringing forward what they had done in accordance to those printed instructions.

440. Dr. *Bowring.*] How is the selection of students made; what is the evidence they give of aptitude for the particular study in which they are instructed?—At the Board of Trustees they select them in a similar way; they must bring forward drawings.

441. *Chairman.*] Then would you have the Government circulate these instructions?—I think it ought to be done by the Government.

442. Dr. *Bowring.*] Are you aware of the fact, that study of art through the medium of common flowers and groupings is very much in use among the children of weavers engaged in silk manufactures in France?—I am not acquainted with the fact; I read it in Dr. Ure's work.

443. *Chairman.*] Does Dr. Ure attribute the taste of the French, in any degree, to the pursuit of art through the medium of nature which you suggest?—Yes; their excellence arises solely from the study of nature.

444. Besides the institution you mentioned in Edinburgh, has there been any to encourage the purchase of pictures by modern artists?—There is the Association for the Promotion of the Fine Arts.

445. How is that conducted?—It is conducted by a committee of 11.

446. What is their plan?—Every subscriber of a guinea or more becomes a member of the association. With the money subscribed, works of art are purchased; works of modern art, which are distributed amongst the subscribers by lottery; the first year we collected upwards of 700*l.*

447. Has this plan been very successful?—It has been eminently successful; last year we collected 1,270*l.* 10*s.*; part of this fund was laid aside to engrave one of the best pictures in the exhibition. We were enabled by this sum to purchase almost every work of merit exhibited by the Scotch Academy.

448. Do you think that institutions of this kind, in which the acquisition of a work of art is left to chance, is more conducive to the demand for the works of art, than if the works of art were simply exhibited in a gallery and left to the casual purchase of persons who happened to see them?—Much more so; because any one who can afford a guinea can become a patron of art, by purchasing at that price the chance of becoming possessed of a good picture.

449. Or a piece of sculpture?—Yes, or a piece of sculpture.

450. And is that system not only more encouraging to art, but also more conducive to the dissemination of a knowledge of art among the purchasers; does it not extend more into society than if you left persons simply to go into a gallery and purchase such pictures as struck them?—Yes.

451. Because more persons will subscribe with that chance, than would lay out money simply in the purchase of pictures without it?—Yes, and it does it more accurately too; because 11 gentlemen are selected who are acknowledged judges of pictures, and they select the pictures with a very great deal of care; therefore no works but those that possess merit are bought by the association.

452. Mr. *Hope.*] And does it not enable the association to purchase works of a size, or of a class, that individuals may not either have space or sufficient funds to purchase?—It does, especially as to class.

453. That is another great advantage?—Yes: it was for such works, principally, that the association was instituted; there are always purchasers for the smaller works of art, that amount only to a few guineas.

454. Is there a similar institution where pictures are purchased and disposed of by lottery in London?—Yes, I understand there is one.

455. Is there any thing in Glasgow of the kind?—Yes, the Dilletanti Society; I am not acquainted with the constitution of it, but they collect a few hundred pounds a year, with which they purchase pictures and distribute them in a similar manner.

456. *Chairman.*] Have you been employed to select patterns, and to judge in matters of taste in furniture, carpets and hangings, by persons in Edinburgh?—It is my daily practice. I have paid particular attention to carpets, being occasionally selected as one of the judges by the Board of Trustees, in order to assist them in awarding the prizes for such manufactures.

457. What is the result of your observations on the present state of art in such manufactures as you have just referred to?—I think there is great room for improvement.

provement. They seem not, on almost any occasion, to apply the rules that ought to regulate the assembling of various colours together; their designs are generally defective in point of originality. Indeed, there is scarcely such a thing as originality in their designs; they are generally composed from designs of other countries.

458. To what do you attribute this want of originality and this want of knowledge of the principles of art?—In the first place, to the want of the dissemination of instruction amongst manufacturers and the working classes generally, as also to the want of enthusiasm and spirit in the master manufacturers themselves, probably arising from the difficulty of protecting the copy-right of such designs as they might procure by employing proper artists.

459. Have you ever found the want of such protection yourself?—I have; for even a patent that I procured in 1826 was no protection; my neighbours, as soon as they knew the principle, practised it openly. But this is no great hardship to me, as those who copy the designs of others are generally inferior workmen, and of course do not execute them in proper style. It being done by the hand they cannot be so well imitated as designs which may be transferred to block printing or weaving. They cannot be multiplied to the same extent; but to the manufacturer it must be attended with very serious consequences.

460. Do they complain much of it in Scotland?—They do indeed; the manufacturers with whom I am acquainted, who have any enthusiasm in their business, complain much of the want of protection for their designs.

461. Dr. *Bowring.*] Do you think it would be possible to create a tribunal competent to decide as to what is invention and what is not?—I think it would; I have paid a very great deal of attention to those matters.

462. Then will you state, in your case, how you would constitute such tribunal for the protection of such patterns as you produce?—They ought to be constituted partly by designers and partly by manufacturers who employ designers: there are no other means.

463. It has been suggested that a justice of the peace would be competent to decide on questions of copyright, do you believe that?—No, there are many of them that have not any notion of colour or form at all.

464. Mr. *Brotherton.*] Would you constitute local boards?—Local boards.

465. Then, in the case of calico printers, where they all cheat each other, how would you expect to have a just decision?—A few convictions would do it.

466. Dr. *Bowring.*] Have you thought of any system of registration by which priority of right could be ascertained?—I think it would be very simple. It ought not to be the registration of a drawing or any thing of that kind, it ought to be the article in a manufactured state, because were it a drawing no board of practical people could so easily detect the similarity between a drawing and a manufactured article as they could between two manufactured articles.

467. Who would you make the depositaries of registration?—They might be deposited in any public office connected with the municipal government of the town.

468. Has any plan occurred to you by which claims from different remote districts as to priority of invention could be settled?—They would generally come from remote districts, I believe neighbours would not be so apt to copy the designs of one another in the same town as they would the designs of those at a distance.

469. How then would you constitute a central tribunal which should decide between the claims of remote districts?—The registration would decide that.

470. But the registration would only record the fact of priority of date to an invention?—Yes.

471. If there were to be a dispute that dispute must be referred to some tribunal?—There would require to be a central board or tribunal.

472. And would you constitute the central board in the same way as you constitute the local board, partly of artists and partly of manufacturers?—I think not, because then it would be a matter of second opinion. The local board before whom it is brought at first ought to decide that it was a copy or was not, and to what extent, and then any other matter might be decided regarding the priority by a central board.

473. If, for instance, a board at Paisley had recorded a pattern right and a board at Manchester had also recorded it?—The individuals themselves ought to record it.

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474. How would you give the board at Manchester the means of redress against a piracy at Paisley?—There must be a central board in that case. But I think the registration of the pattern ought not to be with that board. The individual complaining ought to complain to the board in his own district, and then, whenever his pattern is pirated, the parties ought to be brought to that quarter to defend themselves.

475. Mr. *Hope.*] Would it be practicable to have a double registration of patterns, central and local?—Yes, that might be.

476. Dr. *Bowring.*] Has any case occurred to you of particular inconvenience growing out of the want of artistical knowledge among the artisans?—No; but it is, I believe, felt generally by all who are in the habit of employing artisans who require some knowledge of design. I find, in my own trade, great difficulty in getting them into any thing like a knowledge of art; but were they taught early by such a mode as I have proposed, they would be as far advanced at the commencement of their apprenticeship as they now are after being two or three years at the trade.

477. What rate of wages do the men get that you usually employ?—Most of my ornamental painters get from 20*s.* to 25*s.* and 30*s.* and some as high as 36*s.*, according to their ability and the style of work they do.

478. Does not that high rate of wages create a desire to enter into that species of occupation?—It does; but it is not until the young men begin to have sense enough to know the value of it. They never think of it until they come to their trade, and often not until they begin to see the advantages others possess.

479. The Committee understood you to say that those that get the higher wages generally are drafted off into other regions of artistical employment?—No, it is not when they come to that stage of it, it is during their apprenticeship, while they are mere boys; for if they continue out their apprenticeship, those who have genius have sufficient time by that means to direct it into the proper channel, and they do not then wish to change. The change generally takes place in the course of the first two or three years of their apprenticeship; they then either get their parents to buy them off or run away from their trades, or become so disgusted with their humble profession that they will not work at it.

480. Do you think generally if there was a greater supply of this species of aptitude in the market, that there would be a demand for it?—No doubt of it, I could employ double the number of ornamental painters to what I have. Most of those that I have have been trained under my own particular instructions.

481. Have those whom you employed received any elementary instructions, or have most of them taken to the employment in after life?—They received no elementary instructions, except what they received during their apprenticeships.

482. And you find the want of that elementary instruction constantly exhibiting itself?—Yes, but much more so I believe in manufacturing towns than even in Edinburgh, because in manufacturing towns they have no mode of instruction in that particular branch.

483. How are your own workmen in the habit of passing their leisure hours?—Some of them are fond of reading; they are generally respectable my workmen; I have found an immense improvement in that respect within these few years.

484. Do you think if public lectures were given, and if exhibitions were opened, and made accessible gratuitously to that class of workmen, that they would be willingly attended?—The School of Arts has lectures, and they have done an immense deal of good, but yet that has not the same effect as commencing them at the beginning. If their attention to the art of design, in so far as I have recommended it, were directed during the early period of their education, then those that had genius would be making progress, and others would make an amusement of it, after they had done with their other education and commenced the study of any profession. Many a young man comes to me and has no taste at all for drawing, and I do not find that out until he has been with me about a twelvemonth, and then it is too late perhaps to choose a new career; I have upwards of 70 men in my employment, and perhaps there are not above four or five of those that can do any ornamental work in a satisfactory way.

485. Is there any sense of inferiority or insufficiency among the working people themselves?—O yes, but that generally takes place when they come near to the expiration of their apprenticeship; many of them wish to be taught all the ornamental parts during the last year or two of their apprenticeship, after having neglected it during the previous part.

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486. Then you think if schools of art were established, there would be no deficiency of application to reap the benefit among the labouring and industrious classes?—I have no doubt of it, from the circumstance of the classes for modelling, of 48 pupils, instituted by the School of Arts in Edinburgh being filled up in little more than two days, and there were applications for as many more places.

487. Is any botanical instruction given in the Edinburgh school to which you refer?—There is botanical instruction given, I believe; I only believe that; I am not quite certain. There are lectures on all subjects of that kind; but what is wanted especially is that kind of instruction in drawing and colouring which is applicable to manufactures and the useful arts generally, and which is not likely to mislead young men by giving them a distaste for the humbler professions and inducing them to attempt to become artists.

488. *Chairman.*] Would not this be the means of effecting that object; to extend the knowledge of art, by which means it would be impossible that all these much more numerous persons familiarized with art should be all artists, and then many of them must be driven to applying their arts to manufacturing purposes, as they do in Belgium, France and other countries?—Certainly, by giving them such a simple mode of instruction as may be applicable to the useful arts alone.

489. Dr. *Bowring.*] Have you any idea how many artists in Edinburgh live by their profession?—In the higher walks of art?

490. Can you give any idea of the proportion of the manufacturing artists in Edinburgh to the professional artists in Edinburgh?—Does the honourable Member mean ornamental painters?

491. Yes, all those who apply the arts to the purpose of household furniture, or of manufactures for hangings, or for interior decorations?—I believe the artists in the higher walks, or those who attempt to follow the higher walks, are much more numerous than those who are in the habit of designing ornaments.

492. *Chairman.*] And this you consider an evil, in so far as the arts and manufactures are connected?—Yes, and I believe it arises from the ornamental art not holding a proper station among the other arts of design; that is to say, not being sufficiently respected. I have made applications to young men whom I knew to be in circumstances of difficulty, to leave landscape painting and I would give them a good salary; but I never could get them to do it. After being once artists in the painting of pictures, I never could get them to descend to the more humble profession.

493–6. Are there any other points on which you wish to touch?—No, I am not aware of any other.

Veneris, 17° *die Junii*, 1836.

MEMBERS PRESENT.

Mr. Ewart.	Mr. Wyse.
Mr. Brotherton.	Mr. Hope.
Dr. Bowring.	

MR. WILLIAM EWART, IN THE CHAIR.

Mr. *George J. Morant,* called in; and Examined.

Mr. *George J. Morant.*

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497. Mr. *Hope.*] WHAT are you?—A house-decorator in New Bond-street, one of the firm of Morant & Son.

498. You have had a good deal of experience in that branch of art connected with decoration?—Yes, I have. I have had considerable experience in various branches of decoration.

499. Have you felt the want of the power of procuring a sufficient number of good designs?—Decidedly so; and a great difficulty in having one's own wish and designs carried into execution. When I have had designs, it has frequently been a matter of great difficulty to get workmen to enter into the proper feeling of giving effect to what was wished to be produced.

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500. What branches of the arts do you particularly refer to?—I would refer more particularly to any thing connected with the superior branch of ornament, whether it may be in ornament of forms, or of modelling, or of the decoration of rooms, that requires a particular or precise style to be kept up.

501. Do you find any difficulty in procuring modellers?—Yes; I believe there are very few good modellers or carvers in London to be had.

502. Dr. *Bowring.*] Of the modellers that exist, are there a considerable portion of them strangers?—Yes, I think there is no doubt of it, from what I have heard.

503. Mr. *Hope.*] Have you yourself felt the necessity of going abroad, and of studying abroad, to perfect yourself in the various branches of the arts you profess?—I felt it certainly would perfect any little taste I might have; and I was advised by Sir Thomas Lawrence to undertake a journey to Italy, which I did, for the sole purpose of endeavouring to perfect myself in every thing connected with the arts; and I found great benefit in having had access to the various galleries of pictures, and other objects of art, which I think tend greatly to improve and to cultivate the taste.

504. You state that you found considerable difficulty in getting people to execute the ideas that are given to them?—Yes; I do not know half a dozen persons in London that we could apply to, at the present moment, to execute some things which have been done. I might refer, for instance, to a specimen of painted arabesque as an illustration of what I mean. This is a specimen of painted arabesque [*producing it*]. The design would have been very difficult to have been obtained. I was obliged to apply to a foreigner for the design of this. But the execution of it (the greater part) was done by our own artists, who are always in our own employ.

505. Dr. *Bowring.*] Is that a Parisian design?—No, Italian. It is partly Pompeian.

506. Mr. *Hope.*] Is your artist an Englishman?—Yes, and he has never been in any other establishment. He was brought up by my father, and has been with us 25 years.

507. Mr. *Wyse.*] Did you make any application to any English artist to give you the design previously to your applying to a foreigner?—No, I did not in this instance; this is a very peculiar design; we wished to make the rooms as perfectly Italian as possible. It is impossible from this slight portion of it to judge of the beauty of the whole thing; the ceiling is 40 feet in length, and painted in a very different style to what is done abroad in the cafés, although the things that one sees in Italy, in the cafés, are perfectly astonishing; but they would not finish them in the way this is finished.

508. Mr. *Hope.*] Has not the sight of the work here executed suggested to another person, an Englishman, ideas that he has executed in a very beautiful manner?—Yes; I think I could safely say that, with the assistance of a book which I should like to produce, a German work; and some of these works, I think, would be of infinite use to decorators in this country. [*The witness produced the book.*]

509. Mr. *Wyse.*] What is the title of the book you refer to?—I refer to a publication of Zahn of Berlin. These are the plates [*producing some plates*]. Those are of a most beautiful colour, and for those who wish to have this particular style of decoration they would be invaluable as subjects to refer to. At this moment we are having a carpet made from one of the borders.

510. These specimens of Zahn are all taken from different palaces?—Yes; this is from Mantua.

511. *Chairman.*] What is the title of the book you refer to?—There are three different publications; one is,

> "Ornamenten-Buch zum practischen Gebrauche für Architekten Dekorations-und-Stubenmaler, Tapeten-fabrikanten, Seiden-Woll-und-Damastweber, u. s. w.—Von C. Bötticker. Berlin, 1836."

[Translation.]

> "Book of Ornaments for the practical use of Architects, Decoration and Room-Painters, Carpet Manufacturers, Silk, Wool and Damask Weavers, &c. By C. Bötticker. Berlin, 1836."

"Ornamente

" Ornamente aller classischen Kunstepoken nach den Originalen.—Von W. Zahn."

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[Translation.]

" Ornaments of all Classical Epochs of Art after the Originals. By Professor William Zahn. Berlin, 1831."

" Ornamente zum practischen Gebrauche für Stubenmaler, nebst erklarendem Text.—Von J. F. Stodh."

[Translation.]

" Ornaments in the Practical Use of Room Decorators, with an illustrative Text. Published by J. F. Stodh."

512. Mr. *Wyse.*] Are you aware that these ornaments by William Zahn were collected by him in compliance with the orders of the government of Austria?—Yes, I am aware it was done by that desire. He was sent by the desire of the Austrian government to collect them for the purpose of improving, I imagine, the interior decoration of the rooms.

513. *Chairman.*] Well, what are the contents of the book?—Some of them are from the antique, taken on the spot at Pompeii and in other parts of Italy, and the others are original designs. The greater part of them, I should say, are original designs.

514. Do they give you a considerable knowledge of the right principles of art and taste?—Yes, in my opinion they exhibit great knowledge of a proper disposition of forms that produce a good effect, and also of colours, which is very important (the knowledge of colours); there are few that can contrast colours to produce a good effect. By my observation of a few, I mean a few workmen, we are constantly obliged to be present when we require any thing very unusual executed as to correctness in the shades and tints of colours.

515-16. Have we such books published in England?—No, I know of no such books; I have a great number of different works connected with ornaments myself, but I have never seen any such books, although I have seen, I believe, nearly all that are published on such subjects.

517. And you consider these superior?—Yes, I should say they are very superior, as facilitating a knowledge of design to the arts and manufactures generally.

518. But are they superior or not to what we have?—Yes, vastly superior to our native designs.

519. I mean to any works?—To any works we have; I know of no work that would facilitate the execution of ornamental decoration so well as these.

520. Dr. *Bowring.*] But the application of art to this subject is quite of a modern introduction in this country?—Quite so. There is a natural thirst now; every one is wishing to have something very superior.

521. Mr. *Wyse.*] Are there not works in England referable to or treating of Gothic architecture and Gothic decoration?—Yes, a great number of very superior works.

522. That department is by no means deficient?—It is not.

523. It is equal to the continent?—From all I have seen of foreign Gothic publications I should say they are very superior.

524. Has not the taste of the present day, in your judgment, a considerable tendency towards the Gothic, both in internal and external decorations?—I should say that it has, especially in the country; but then it is not a pure Gothic that is generally sought after, it is more the Elizabethan or the old English style.

525. More recent?—More recent.

526. Dr. *Bowring.*] Is there an improvement in classical taste among those to whom you supply works now?—Yes, there is.

527. *Chairman.*] Has the Prussian Government issued any such works for the improvement of manufactures in design?—Yes.

528. I think you said it has published a work which contains almost all the best of these designs?—Yes, I believe it does; I had but a cursory view of it, but it seemed to me to contain all the varied styles that would be applicable to decoration.

529. Are they those peculiar designs which would be very advantageous to a manufacturing nation?—I should say they would be.

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530. And if they are found of utility in a nation like Prussia, are they not likely to be much more advantageous to a country like England, whose manufactures are infinitely more extensive?—Yes, I should say it would tend to disseminate our manufactures more largely than they are at present on the continent, because our native designs, generally speaking, are not at all equal to the foreign, and therefore our productions are not so superior.

531. Would it improve the demand for our cotton manufactures, chintz and articles of that kind?—From what I have seen of the foreign chintz, I think that we at present quite equal them, because it is a peculiar style.

532. Dr. *Bowring.*] Have you seen any of the superior chintz of Mulhausen?—Yes, I have, and they surpass in the taste with which the colours are disposed. Those particular designs that I saw must have been done by designers who do not exist in this country.

533. Are you aware of the fact that very high prices are paid for those?—I am not acquainted with the price of them.

534. Mr. *Hope.*] You have occasion to employ a good deal of silk?—Yes.

535. Do you feel in that branch of our manufacture an inferiority?—We feel a very great inferiority indeed; I have brought two or three specimens of foreign silks, and I believe the best of the English, that are used for mere furniture. I only wish to prove, that the best patterns are almost invariably copied from foreign designs. This is English manufacture, [*producing it;*] but it is, as you observe, the French pattern.

536. Mr. *Wyse.*] Do you find as much demand for those works of pure classic taste as for the ordinary style in use among the English decorators?—We find a great demand for superior taste; a wish to have things done with a superior taste to what was formerly the case.

537. Do you refer that observation to the design as much as to the execution of the work?—I refer it principally to the design.

538. Is it found much more expensive to execute designs in classic taste than designs in the ordinary style of English taste?—It is more expensive, on account of the superior sort of workmen, and the few that exist to carry that into effect.

539. It arises not so much from the difficulty of the work, as from not finding artists sufficiently well educated, or sufficiently numerous for the purpose?—Exactly; I should say that.

540. If there were schools of art distributed through the country, and education given for such purposes, you would not apprehend that that difficulty, or that that expense would continue?—I should say certainly not. It would be a source of great benefit to the community at large. I should say it would tend to do away with a great deal of the bad taste which at present exists. I consider there is a vast deal of bad taste of the style which is called that of Louis Quatorze.

541. That is the predominant taste of the present day, is it not?—Yes, it solely, I believe, arises from the facility of adoption, because it is of that particular style that they can turn it and twist it about as they like; it is only copying and copying.

542. It does not require any strict attention to original principles, the Louis Quatorze style?—Certainly not, it rather depends on any thing than principle, I think.

543. Consequently it does not require much previous study and knowledge?—Of course it would require some degree of study and knowledge to put it together, with what may be called taste, in the way it is now doing at Stafford House, the Duke of Sutherland's, where, although it may be the Louis Quatorze style, it is done in that sort of way that will produce a striking and a splendid effect. But the evil of it is this, it is now travelling through the provinces, finding its way into Scotland, where they are taking it up, and introducing the Louis Quatorze style in all sorts of rooms, half Louis Quatorze and half Greek.

544. *Chairman.*] Is not this a spurious Louis Quatorze style; is it the genuine style?—It is very rare that you will see it pure in this country; I believe it is more properly Louis Quinze.

545. In fact, may we not call it a spurious imitation of the higher style of the times of Louis Quatorze?—From what specimens I have seen, I should say so; there is Crockford's club-house, upon which we were employed, and the Duke of Wellington's mansion, that are called Louis Quatorze; they were designed by Mr. Wyatt.

546. Does the predominant taste you have mentioned for the style of Louis Quatorze, indispose the public to encourage specimens of pure Greek decoration?—I think it does; I think it is a capivating style of art to the uneducated in art, from its requiring a great deal of gold and gilding, and which therefore generally produces a magnificent effect, though sometimes the forms may be very disagreeable.

547. Is it not much more expensive the execution of a work in that style?—Very much more expensive.

548-9. *Chairman.*] It is not only more striking, but more easy than the classic style, is it not?—Yes.

550. When those two qualities meet, it is a temptation to an artist to go into it?—It is very seldom you see it in a pure state, as what it was formerly at Versailles.

551. Mr. *Wyse.*] Do you think that corrupted taste does not arise in a great degree from the public not having received a good education in art themselves; if more attention was paid at public schools, a proper and cultivating taste would show itself?—In all ranks of society that is my decided opinion, that the evil is among all classes not having, I was going to say, an eye for taste.

552. *Chairman.*] Do not you think that proceeds to a great extent from the exclusiveness of our exhibitions?—That is my decided opinion.

553. That most of the exhibitions in this country have been shut up and made exclusive exhibitions?—Yes.

554. That is to say, some impediment has been thrown in the way of the public, so that the public cannot be so well informed on matters of taste, and therefore cannot appreciate them so fully as foreign nations can, where they are more open?—I can speak decidedly upon that point. I feel convinced that it is partly owing to the public on the continent having that sort of access to the objects constantly, that tends to generate a better feeling and better taste and love for the arts than generally people have in our country. I find that among many workmen of intelligence there is a great desire to acquire a knowledge of art and of taste.

555. There is no school of decoration in this country similar to that at Paris, for the purpose of teaching the different styles of decoration?—I never heard of one.

556. Do you happen to know whether in England what the French call the style *de la renaissance* is attended to?—Yes.

557. Has that taste extended itself at all in England?—I do not think it has; I know it has in Paris.

558. Are you aware that the French have carried the style of the *renaissance* into even the furniture of their houses, decorative furniture, tables and chairs?—I can say that that is the case. I have recently been with an architect from Paris, who I think has been principally instrumental in bringing forward that particular style, and who designed that department at Versailles which is now doing in that way; therefore I can say decidedly I am aware that they have adopted that principle even in their furniture.

559. But it has not extended itself in this country at all?—No, not that I am aware of.

560. Mr. *Wyse.*] Is there not great confusion observed in the several styles in England in decoration, both for furniture and rooms?—I think very great, generally speaking; but the desire to obviate that evil is very much greater than it used to be. Persons now who require rooms fitted up in a particular style, out of the common way, say to me, what they did not use to say, "But how will it agree with such and such a piece of furniture that I may have?" that may not be of the same style; or they may make some observation tending to show a desire that all should harmonize.

561. Mr. *Brotherton.*] Is not the bad taste owing to the want of knowledge of scientific principles with regard to the harmony of colours?—Yes, I think it is owing to that want of knowledge.

562. That your definition of good taste would be in accordance with true scientific principles?—Yes. By scientific principles I mean correct principles, that may be established as to proportion of symmetrical forms, or as to contrast of colours.

563. Mr. *Wyse.*] Would it not be of the greatest importance in our schools that the pupils should be educated in these places in order to facilitate that?—Yes, I

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think it of great importance to all classes of the community. With regard to that particular ornament [*pointing to a specimen*], where the artist has drawn it, showing a want of education in art, it would be seen at once on the face of it. Now, if by any means there could be a collection, I would say, of fine casts from the antique, to which artists, desiring to acquaint themselves, or to which workmen might, if they wished to acquaint themselves with the knowledge of drawing the human figure, have access, I think a great deal of good would accrue. For now, if one wants any thing like a figure, either painted or modelled, there are very few that can do it. There are artists employed by the celebrated silversmiths to model, and there are only a few of those that are capable of making the models as beautiful as those that are produced occasionally.

564. Do you find that sculptures or casts from gems are much in use among decorators in this country?—I should say not.

565. They might be had at very little expense if they were to be in every public establishment?—Yes, I possess them myself, fancying they do a vast deal of good in perfecting taste.

566. May they not be applied with great effect and facility in the decoration of rooms, several of these ancient gems?—The designs, I should say, certainly might.

567. Have they not been adopted by most of the distinguished masters in Italy, in the decoration of apartments?—They have. Many of Raphael's designs will be found to be taken from the figures in antique gems.

568. If these gems were the usual accompaniments of places of exhibition, and the public eye was generally accustomed to them, do you not think there would be a proportionate demand for them in the decoration of furniture, and in the decoration of rooms?—Yes, I think there certainly would, the French excel us so much in that, there is a particular work, "Percier et Fontaine," in which figures form a principal feature.

569. Do you think the Greek style is particularly applicable to our habits and buildings, the classical style?—Yes, I think very much so.

570. Would you say more so than the Gothic generally?—Yes, more so than the Gothic generally, decidedly more applicable.

571. Is it more or less expensive, do you think?—It is less expensive.

572. *Chairman.*] Are there any other points you would wish to speak to?—I would only observe, that I think these works (the German publications above described) would be very useful to the carpet manufacturers; I think carpets are very much improved. I should like just to have shown one or two papers which I consider will prove the capability of the English manufacturers for producing a fine paper. [*The witness produced some.*]

573. Mr. *Brotherton.*] What do you conceive will be the effect of the repeal of duty on these papers; would it tend to encourage the superior papers?—I do not think that it would tend to encourage the superior papers to any great extent. It may encourage the use of inferior patterns, because the duty was an equal duty upon the common priced paper, as well as the expensive paper.

574. It is like the old printed cotton duty?—Yes; I believe so.

575. But there being no duty, will it not be an inducement to strike out fresh patterns, inasmuch as they would not be liable for the duty if you failed in your patterns?—Yes.

576. *Chairman.*] If the duty is taken off paper, and if the paper principally relieved by the removal of the duty is the inferior sort of paper, is it not therefore the more important that the great mass of the population should be able to appreciate art, inasmuch as it would encourage good art more extensively in the lower sorts of paper?—Yes, I think there it will be important, looking at it in that point of view, because there will be better patterns produced at a lower rate. There are papers had now at 3½*d.* a yard; a better style of pattern could then be had at 3½*d.* than can be at the present moment.

577. And if there was a better pattern produced at a lower rate, on a more ordinary paper, would not that encourage the sale of the paper?—Yes, I think it would tend to do that.

578. Therefore it would have a beneficial effect so far both on the arts and on manufactures?—Yes.

579. Mr. *Brotherton.*] It would tend to increase the consumption?—I think it would.

Fig 1 a

Fig 1 b

Fig 2.

Fig 4

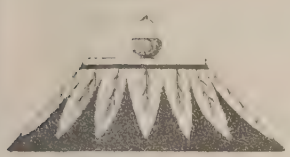

Fig 3

Fig 7. a.

Fig 5

Fig 6.

Fig 7. b

Fig 7. c

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Mr. *Edward Cowper.*

17 June 1836.

Mr. *Edward Cowper*, called in; and Examined.

580. *Chairman.*] WHAT are you?—I am the patentee of the Applegath and Cowper steam printing machines.

581. Have you a manufactory?—Yes, I have a manufactory. My brother is in partnership with me; we manufacture the principal steam newspaper and book machines; the machine at the "Times" office was the joint invention of Mr. Applegath and myself.

582. Your manufactory is at Manchester, is it not?—Yes.

583. Have you paid considerable attention to the connexion of the arts with manufactures?—I have, but merely as a matter of taste. I am not at all connected with it in business or profession.

584. But your observation has been directed, you say, to it?—Precisely so.

585. Have you made any observation on the advantage of the application of arts to manufactures?—I have; and I would give the Committee as an instance of it the revival of the Etruscan *terra cotta* works.

586. That has recently sprung up in London?—Yes. A few years since, having observed at the British Museum the beauty of the contrast of the black with the red in the Etruscan vase, I procured some common garden pots, and that equally common varnish called Brunswick black, and taking a few of the antique ornaments and figures, I painted those pots, and found they produced a very pleasing effect. Sometime after I thought it was a pity that this idea should drop, and I went into the shop or depôt of the Lowesby *terra cotta* works, Adelaide-street, which belong to Sir Frederick Fowke and Mr. Purden, where all the articles that were manufactured were simply of the colour of the red earth. This clay is found on the estate of Sir Frederick Fowke, and was, in the first instance, manufactured into pots merely as a matter of taste. On finding a great demand for it he converted it into a manufacture. He confined it, first of all, to his friends; it was only on account of the great demand for it that he converted it into a manufacture. I now come to the point; the facility with which art, by a little instruction, may be introduced into a manufacture, and previous to the demand existing. I purchased one of their pots and painted it somewhat in this style [*producing one*]. (Fig. 1.) I told Mr. Purden he was welcome to the idea, if he pleased; I did not want any advantage from it; it was merely a matter of taste. He took up the idea, and now they sell more of this black and red ware than they do of the old. I have mentioned the facility with which art may be introduced into manufacture, and you see that in this case it was effected merely by my giving a little instruction to the master. I will now point out the difficulty attending the introduction of art into manufacture; this arises from the men; the difficulty is owing to the ignorance of the men. The men have been accustomed to make a straight line flower pot, and therefore they cannot think there is more taste in making it curved. This [*producing another one*], (Fig. 2.) is a little more bent than the ordinary one, but the difficulty is to get the men out of those rigid forms into the forms of taste. Now this [*producing another one*], (Fig. 3.) is something of a better form, but the workman was left to make his own cover, and you see he has put on the top of a tolerably formed vase a most hideous cover. (Fig. 4.) Here is another one, a little better [*producing another*], (Fig. 5.) Now here is a copy [*producing another*] (Fig. 6.) from the British Museum; and now we shall have something good; other forms are also in hand. (Fig. 7.) But you see the steps from the straight line garden pot to the Etruscan vase. I endeavoured to give Mr. Purden some idea of the principles of beauty of form which I had myself learned from a lecture by Mr. Reinagle. I was in hopes Mr. Reinagle would have been here to explain them himself. It is very important as showing how very easily these principles may be taught. Mr. Reinagle called his lecture a lecture on the oval, but he merely adopted the term "oval" to signify curved lines of an elliptical character, and he showed that if the outlines of the vase were made portions of an oval, it would be a graceful form; and it is really surprising to see how, with this principle, you may vary the forms of vases and yet produce graceful results. If once the workman had the idea of the oval in his mind he would never make a bad vase.

587. Dr. *Bowring.*] Were any of these forms completely new?—Not only the forms of many are new, but the figures painted on them are new; all the figures

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might certainly be taken from the antique, but they may also be taken from the outlines of Canova, or any other modern sculptor; in fact the outlines of statuary of all kinds would be appropriate ornaments for *terra cotta* vases. A rich store of subjects may be found in the works of Sir H. Englefield and Moses.

588. Have you any notion how many hands are employed in this manufacture?—No, I have not, but it is almost taking the place of those plain ones.

589. Is this a natural or artificial clay?—A natural clay; there is one bed in Lowesby, and is not an uncommon clay.

590. *Chairman.*] Is this at all like the style introduced by Mr. Wedgwood?—I should say it did not bear a resemblance to it. His imitations were of finer material, and the ornaments were burnt in, and they were very expensive; these are of a more ordinary character altogether, and yet are very pleasing. Mr. Wedgwood has improved the forms of pottery, and diffused them more than any other person, but he retained a little of the prejudice of keeping art at a high price. His imitation of the Portland vase was justly celebrated, but after he had sold 30 of them at 25 guineas each, he destroyed the mould, in order to render them more rare, and that I consider a very erroneous feeling, because it was so far preventing the diffusion of taste throughout the country. Another instance of the introduction of the arts of design is in the manufactory of *scagliola;* the antique forms and figures are introduced into slabs, pilasters, &c., and that by means of machinery. [*The Witness also produced several other instances, showing that the recent introduction of design in several manufactures has greatly multiplied the extent of the manufacture.*] Now the ease with which the principles and illustrations of art might be diffused I think is so obvious that it is hardly necessary to say a word about it. Here you may see it exemplied in the "Penny Magazine," and here are 150 cuts taken from the "Penny Magazine," many taken from the old masters, of painting and sculpture, and many of them very well done; and these 150 cuts, printed on drawing paper, and well bound, may be had for 14*s.* Such works as this, and the "Saturday Magazine," "Chambers' Journal," and the "Magasin Pittoresque," and the "Magasin Universel of Paris," could not have existed without the printing machine. And every Saturday I have the satisfaction of reflecting that 360,000 copies of these useful publications are issued to the public, diffusing science and taste and good feeling, without one sentence of an immoral tendency in the whole.

591. Is it not probable that the great extension given to these specimens of art, by the improvement in printing, is a new means of extending a knowledge of arts?—Yes.

592. And that to an extent that could not exist without the printing machine?—Certainly not.

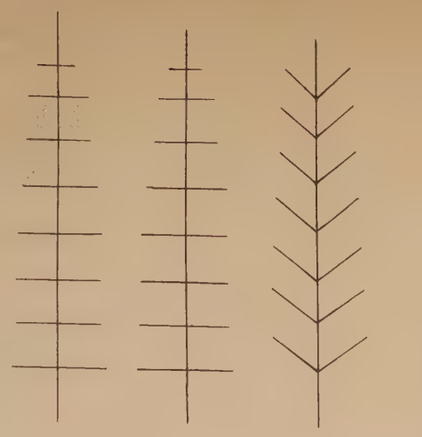
593. In fact, may not this diffusion of taste through the press be called the paper currency of art?—Yes, it is indeed the paper currency of art, and always represents sterling value. I should say whatever means may be derived, either by public lectures, museums, &c., for the circulation of art, that those means may be rendered effective by means of the printing machine.

594. Is it not important, that as the printing machine gives us such amazing facilities for circulating among the people a knowledge of art, that the works which it copies should, as far as it can accomplish them, be of the highest excellence?—It is.

595. May not a tolerably correct outline of the works of great masters, Raphael, Michael Angelo and others, by that mode, find its way into the minds of the population in general?—Yes; in this very collection from the "Penny Magizine," are cuts from the pictures of Raphael, Rubens, Spagnoletto, Guido, Teniers, Ostade, Murillo, Quinten Matsys; and in sculpture, the Apollo, Niobe, Laocoon, &c.; and in another work of Mr. C. Knight's, you have for 8*s.* beautiful outline engravings and descriptions of the *whole* of the Elgin Marbles.

596. And is not this means of diffusing a knowledge of the arts (not by bringing people to places of instruction in art, but by conveying instruction to the doors of the people) a new era in instruction in design?—Decidedly; because, take the cartoons of Raphael, it is quite clear that there are hundreds of thousands of persons who are now acquainted with what are the forms and figures and groupings in these cartoons, that never would have known them by any lecture or description whatever, and who would never have an opportunity of seeing the originals.

597. In



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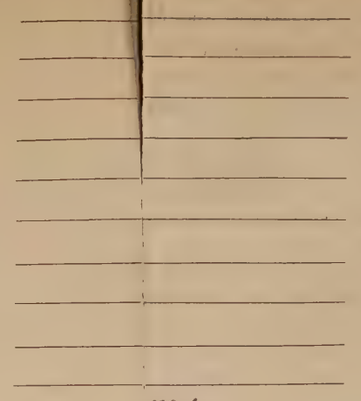

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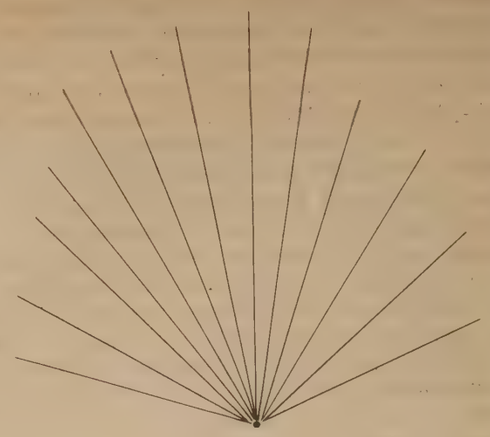

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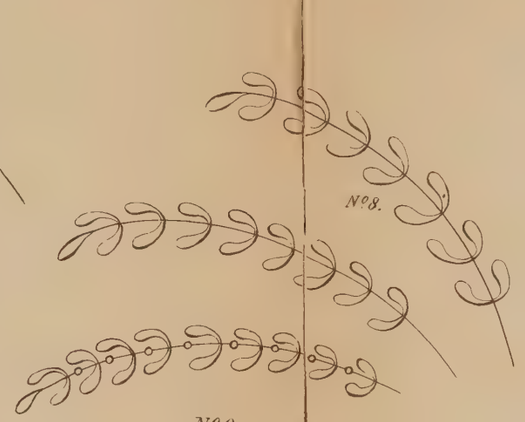

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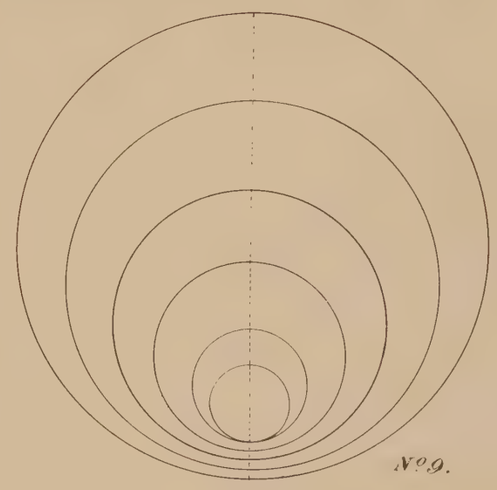

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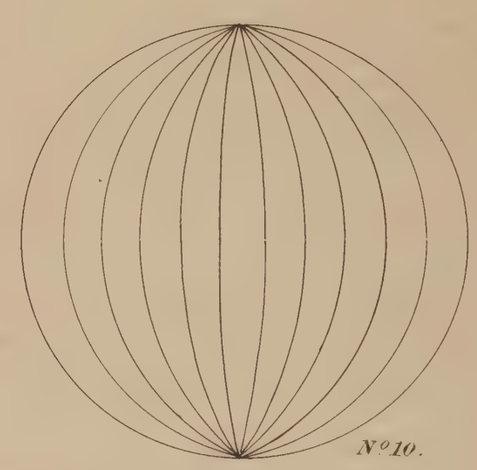

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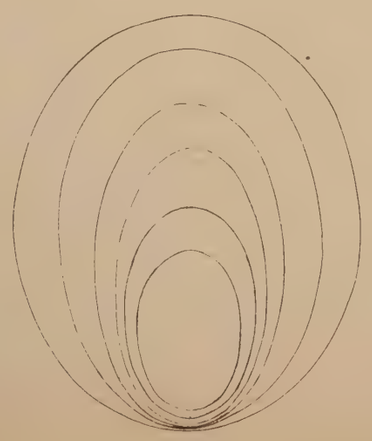

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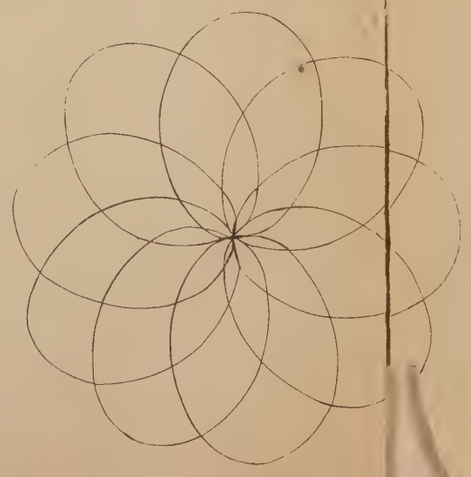

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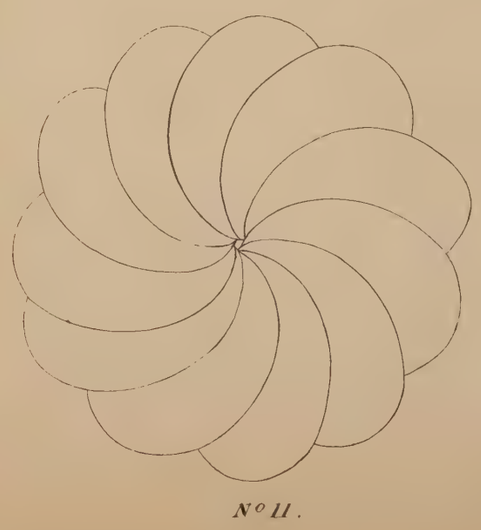

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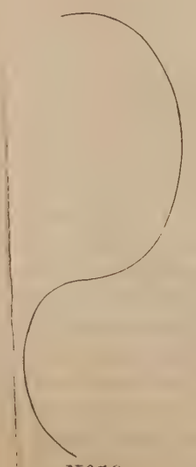

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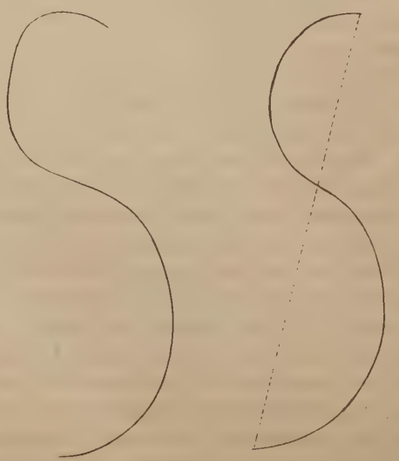

Nº 13.

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597. In fact, the mechanic and the peasant, in the most remote districts of the country, have now an opportunity of seeing tolerably correct outlines of form which they never could behold before?—Exactly, and literally at the price they used to give for a song.

598. And there is therefore a greater chance of calling genius into activity?—Yes, not merely by these books creating an artist here and there, but by the general elevation of the taste of the public. The art of wood engraving itself has received an astonishing impetus from these publications. The engraver, instead of working merely with his own hands, has been obliged to take five or six pupils to get through the work. Mr. Knight expends more than 2,000*l.* a year in wood cuts. They are even exported; 400*l.* worth were sent to the "Magasin Pittoresque" in one year. They are also stereotyped and sent all over the continent. As a further instance of the means of instruction by the printing machine, perhaps the Committee will allow me to mention, that Mr. Clowes has 20 of my printing machines, and he has turned out, on an average, 2,000 reams of paper in a week, and the great mass of this work is certainly on the side of rectitude; it is all tending to good.

599. This appears to be a very extraordinary proof of the immense importance of the outlay of capital and the application of manufacture to the benefit of the whole community, and that too in a matter of instruction?—Exactly so; *popular instruction* is the grand occupation of the printing machine. Of an 8*s.* volume on Political Economy, perhaps 750 copies might be sold in two years, and teach the rich the advantage of machinery, but would never reach the poor; whereas, of the little 1*s.* work, called the "Results of Machinery," 25,000 copies were sold, and in the hands of the poor in three months, and checked, in a most decided manner, the burning of threshing machines and other farming property.

Ramsay Richard Reinagle, Esq., called in; and Examined.

R. R. Reinagle. Esq.

600. *Chairman.*] WHAT are you?—I am a royal academician.

601. Where do you reside?—No. 29, Albany Street, Regent's Park.

602. You have lectured, have you not?—Yes, I have, at all the institutions in London.

603. I think you have particularly applied your attention to the relation between geometry and the beautiful forms of the antique?—I have.

604. Will you give the Committee the result of your observation on that very interesting subject as briefly and as clearly as you can?—I will. I have brought various drawings with me to illustrate. I will be as brief as I possibly can, and I think I can throw light upon the subject in a very few words, by taking the subject from its origin. As a proof that all elegant forms are derived from curvilinear ones, I beg leave to show you that any mere line, whether it be perpendicular or inclined to either side, and crossed by right angles, presents no form of beauty, as is demonstrated by these two figures (No. 1, 2). But on the right, when I cause those right angles to close upon each other, and put it into an oblique position instead of a perpendicular one, I begin to approach, by means of angles (No. 3) to something that is more graceful.

605. Like the fern-leaf?—Exactly so. The first position of simple lines may be either perpendicular, as in the upper part of this diagram (No. 4), or they may be converted into horizontal lines by a change of position. They present nothing in this form that enables the mind to generate any thing, excepting that it might possibly be a gridiron, or represent columns; and when horizontal, steps. But when they are gathered into a central point (No. 5), and radiate, they represent a great many objects, such as rays of the sun, also perspective inclinations of converging lines; they represent also those degrees and proportions of divisions of radiating lines which the Greeks have so ably laid down as one of the rudiments on which taste is to be founded by tangible forms; this is the first arrangement of the concatenation of simple lines into acute or obtuse angles, composed and compounded in this way (No. 5, 6); radiation is the first arrangement of lines which presents any thing like the appearance of an agreeable form. When a perpendicular line receives half-circular curves, crossing at right angles (as No. 7), a quicker approach to agreeable forms takes place. Let these lines incline right or left,

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like a heavy-eared stalk of barley or wheat, and we gain another step to beauty or grace by inclination, and beauty by combination of small curves upon one main stem or bearer (No.8). The circle is the first form in geometry of a simple order, and by drawing consecutive circles within each other, and not taking the same radius, (No.8,9) but taking various ones, approximating either side of the original large circle within which the others are contained, there is a quantity of spreading forms like a trumpet, which by closing or expanding, and a bisection of the whole, presents a most useful diagram, thus (No. 9). That is the first principle upon which circles can be arranged so as to derive unequal quantities. But as the oval proceeds from the circle by obliquity of position presented to the eye at an angle of 45, any angle between 90 and 1, it creates various degrees of elliptic forms; consequently, the circle is the first generator of the oval; for the shadow of a circle is oval in most cases; and the perspective view of a circle forms an oval up to an acute ellipse (as No. 10). By a concatenation and grouping of ovals, on the same principle as the first diagram of the circles, approximating the conjugate diameters together, which is this figure, a much more agreeable and graceful range of curved lines is derived, as may be seen by this diagram (No. 11). Here are four or five various disks of an oval character all brought together, and when these forms are presented to any of the beauties of the Elgin Marbles when the drapery is involved, we shall find this has been the system on which these varieties in the drapery have been derived. The next arrangement of elliptic forms consists of two disks, united in such a manner as that the one line fluxes or flows into the other; as it would be if either of these smaller ovals (No. 12) were placed at the bottom and in a line with the conjugate diameter of the whole of these lines; that the outer or the inner line of any one of those would naturally flow and make a serpentine line by its junction with another oval. By putting them end to end, a species of serpentine character is immediately derived, called the elliptic serpentine. The outline on this side would flow into that, the outline on that side (No. 13) would naturally flow into this. This is what has given rise to the preference of the honeysuckle in a great degree, as an established ornament: consequently, this diagram presents the union of a disk of a large and a disk of a smaller character, and the lines all concentrate in one point, which gives a curvilinear order of direction and inequalities which are agreeable to the eye; large in its expansive character, diminutive in its collective one. The first test that curved lines are more agreeable than rigid ones is represented to your view by these two diagrams (No. 1, 2); the one contains perpendicular and inclined lines with rectangular traversing forms and angles (No. 3) of another nature, that is to say, acute angles. This figure (No. 8, 9) contains oval forms, with the foliage of an ovated character; and it is quite evident, that if foliage were placed on the rigid lines of the rectangular forms, that they never would present to the eye such agreeable shapes as those that take curvilinear ones, at once derived from the ellipse or oval, as is manifest by this simple diagram (No. 8, 9). I have discovered that this figure, arising from a varied position of one disk, offers in its species the exact forms which are to be seen in many of the ornaments which the Greeks have made use of; and in which they have introduced the honeysuckle (No.14). Now, as these forms, abstractedly taken, are to be found among the Greek ornaments, I presume that a diagram similar to that and all the others I shall offer to your notice, besides those I have not placed before you, gentlemen, were placed in their schools, that their pupils and youths might be accustomed to them, to so great a degree, that they would carry the recollection of these diagrams with them, as a matter of course; and they would do it almost without rule by the frequency of seeing them. This diagram is produced by merely placing the same disk revolving on an axis, and making a species of star. The first evidence of the utility of an oval disk, as applicable to the production of vases is this: this is one of the simplest (No. 15). Here the disk has revolved upon an axis but very moderately, and has been diverted from a perpendicular line, by an angle of about five degrees. The pedestal was produced by a disk of about one-third the quantity of the original one which constituted the body; and by placing that disk on a supposed axis, its conjugate diameter, taking an inclination to the centre of the body of the vase, an elegant contour was obtained for the pedestal or foot. This figure or drawing (No. 16) is a faithful copy of a fictile vase of the ancients. It is long and upright; and when I took my disk, with which I have made various drawings of vases, which I shall have the honour of presenting to your notice, I found

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found the same disk produced the contour of the whole of this vase, and that the smaller disk aided in giving the pedestal. That discovery was exceedingly satisfactory. I have further to observe upon this copy from the ancient Greek fictile vases, that its ornaments did not in the slightest degree act at variance with its general outline. As for instance, the Greek honeysuckle ornament upon its side partook in all its varieties of the order of the contour of the principal part of the body. From the same disk I produced this vase (No. 17), upon a construction of angles, which angles in themselves, taking away the vase, presents a beautiful feature to the eye. This is all done according to a system. The handles of these vases are placed, as have been the disks that constitute the pedestals of other vases, upon a right line through the conjugate diameter, resting upon a base as if acting upon an axis or spindle, taking a divided or central position of the body of the vase (No.18). The third vase presents a more expansive figure of the body; the principle was the same in its construction, by the manner of placing of the smaller and the larger oval disks; but by another locality of them I give either a short pedestal or a long one; and here I have divided the line in order to fix where these should traverse and cross each other, that it takes about a central position for the union of the angle of inclination, and it is divided according to my laws. I have discovered the ruling laws of the Greeks to be in thirds; that two and one always constitute varieties of the most agreeable character, as do three and five, two and five, &c.; therefore this division of the body gives me a proportionate neck, which is consistent with the usual Etruscan vase. I now present to the Committee a *tazza*, which by a prostration of the oval disk, almost on a horizontal line, or even plane, gives me the contour of that which the world has always approved, a beautiful *tazza*, without any deviation from the disk; and the same disk which produces the body has also served to produce the handles, and the reason for my taking the same sized disk for the handles in this case was, that the body being expansive required large members to associate with it. I have produced to show the Committee designs from various decorations on Sir William Hamilton's vases, long ago placed in the British Museum, as illustrations of the principle of the oval, in which an entire figure may be formed or traced by one disk by various positions and transpositions which is demonstrable in figure No. 20. The figure there is descending to the infernal regions, and is carrying a long elliptic vase, that could only be generated by an oval; and that generating form is a combination of two ellipses, or the same revolving upon a supposed axis at the shoulder of the vase. The ornaments right and left of the figure describe no absolute object, but are merely components of the radiating principle of curved lines or parts of the honeysuckle, as shown in my first diagram of the oval (No.11). I cannot forbear observing that it is very extraordinary it should be satisfactory to the eye, though it describes nothing; that it thus proves to be one of the charms and enchantments of curved lines, which although nothing is absolutely described by them, and perhaps nothing intended, yet there is a satisfaction arising from the combination, and so pleasing that one would rather have them where they are than not. Their presence here constitutes the border and the outline, but I believe this figure of a circular disk (No. 21) is significant, though I do not remember just at this moment what it means. This is a charioteer (No. 22) in which the oval form constitutes the whole of the flowing lines of the figure, drapery, and the car. This is from one of Sir William Hamilton's vases; and it is a singular circumstance that one oval disk suffices for the car, the flowing lines of the bent figure, and for his drapery, which flows behind. All the curved lines that compose the pair of horses in their grouping, indeed of every minute portion of this design (except the wheel, which is circular,) may be traced by one oval disk. The third illustration (No. 23) that I should offer to your notice, gentlemen, is two figures, a male and a female; the female holds a vase in her hand of the usual Etruscan shape; the male figure represents a faun playing with a dog, with a tiger-skin hanging over his left arm, and this illustration, like the previous one, contains certain ornaments belonging to the honeysuckle character, which merely fill up the vacancies and satisfy the eye with agreeable curves, though describing nothing. I here present another diagram (No.24), showing that the oval disk revolving on an axis, producing where it crosses the line certain other forms which are usual in the construction or composition of the lines of draperies; now any one of these, taken to the Elgin Marbles and held up by them, will show to the beholder that the artist must have been guided by these principles.

Mr. *Edward Cowper* and Mr. *Cheverton*.

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Mr. *Edward Cowper* and Mr. *Cheverton*, re-called; and Examined.

606. Mr. *Ewart*.]—[*To Mr. Cowper*.] I understand that the result of your evidence as to the diffusion of the knowledge of the arts is, that it not only encourages existing manufacture, but in many cases creates a new one?—Most decidedly; and if I were to add a reason, it would be that no persons can want or demand those things of which they are ignorant, and it appears they are ignorant of them till a new art produces them.

607. The illustration you gave of that opinion was the production of those vases of *terra cotta*, gradually rising from the shape of a flower-pot to that of an antique vase?—Yes.

608. Are you aware that ivory is applied as an article to the purposes of art to any great extent in this country?—I am not aware that it is, the beautiful ivory busts by Mr. Cheverton are the only specimens I know [*referring to some ivory busts before him*].

609. You are aware there is a considerable importation of ivory into this country?—Yes.

610. But it is not generally applied to the purposes of art?—I believe not.

611. Are you aware that in France, ivory is extensively applied to that purpose?—I cannot speak from experience, not having an opportunity of seeing them when I was in Paris.

612. I understand your impression to be, that if the knowledge of the arts were more extended among the people, not only as in the instance of *terra cotta*, but ivory and many other new modes of manufacture would spring up, which would be simply the result of an extended knowledge of art?—Yes, the creation of a new art might arise from a few persons of taste attending a public lecture, but a sufficient demand to raise it into a manufacture, must be sought for by diffusing a knowlege of art among the community.

613. Would you not conceive, if the arts were generally diffused among the people, the black marble of Derbyshire and different marbles would be converted to purposes at present almost unknown?—Certainly.

614. Is there not some tendency now existing towards the conversion of that and various marbles to purposes of art?—There is, both as to the various marbles and various other materials. At the marble works, Esher-street, Horseferry-road, there is a beautiful system of machinery for working ornamental marble. Mouldings, slabs, pilasters of beautiful workmanship, are executed in British and foreign marble, at a low price. The whole is the contrivance of Mr. Tulloch, an independent gentleman, of great taste, as his large collection of paintings by the old masters testifies. He, from observing the great use of marble in Italy and in other countries, contrived this machinery for the express purpose of introducing marble into more general use in this country.

615. You lay that down as applicable to many other spiecies of manufacture?—Yes, with very little trouble one might enumerate a great many arts not connected with sculpture particularly, but in which the diffusion of knowledge and of taste, and so forth, would induce new arts of manufacture and new machinery to produce them.

616. Dr. *Bowring*.] Do you suppose there is any raw material on which the arts may not be employed to beautify and bring fine results from it?—Scarcely any; the earth itself is worked into these beautiful vases, and an animal's tooth converted into these exquisite sculptured busts.

617. Mr. *Ewart*.] Are there no instances of ivory being applied to the purposes of art in this country?—The only I know is by Mr. Cheverton, of 72, Pratt-street, Camden Town.

618. Describe the process by which art is applied to ivory in that case.—The precise process is a secret, but the *general* principle is this: a lever turning on a fulcrum at one end is furnished with a tracing point at the other end, and between the tracing point and fulcrum there is a drill in rapid motion; as the tracing point is carried over the model, the drill travels over and carves the ivory. Mr. Watt, as far back as the year 1800, was engaged in the application of machinery to the production of medallions, and he was occupied in these and more extended analogous pursuits down to the close of his active life. They formed the favourite amusement of his declining years; and during that time he succeeded in producing the round figure, by mechanical means, both of a size similar to, and reduced from that of the original. Mr. John Isaac Hawkins, civil engineer, unacquainted with Mr. Watt's proceedings, succeeded also in accomplishing

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ing the same objects in the years 1814 and 1815. He was subsequently joined by Mr. Cheverton, and an entirely different and greatly improved machine was produced by them in the year 1828, by which the specimens of ivory sculpture now before the Committee were executed. The same principle, I conceive, might be applied to engraving dies, and I understand Pistrucci is now engaged in experiments on the subject.

619. Dr. *Bowring.*] The perfect identity of die would be of great value to the national coinage?—Yes, of course. I consider that Mr. Cheverton has introduced an entirely new art, which consists in making by machinery, a reduced copy in ivory, in any proportion, from the original bust or figure.

620. That is the reduction in any proportion?—Yes.

621. Has it the same power of increasing the proportion?—No, it cannot.

622. But it can make it the size of the original?—The first machine made by Mr. Hawkins did actually carve a figure the same size as the original, but the machine Mr. Cheverton now uses could not do so at *present*; but he could soon arrange a machine to cut the same size as the original, if it were wanted. The maximum at present is half, and the minimum one-tenth. Mr. Cheverton has sometimes made a double reduction; that is, he has taken it at one-fourth, and then taken that reduced copy as an original and reduced it one-fourth again, that is one-sixteenth. He has a little figure of a Cupid, so small that it might be used for a brooch; it is one-sixteenth of the original.

623. Mr. *Ewart.*] Will you mention the exactness with which it is done?—The bust which I now show the Committee is a copy from Sir F. Chantrey's model of Sir Robert Peel, which was to be executed for the King, at Windsor, and is in every respect a perfect copy of the original; indeed it cannot be otherwise, for the model is the tangible or mechanical guide to the instrument which carves the ivory. This is one-sixth of the original model. [*Mr. Cowper exhibits a small bust.*]

624. To Mr. *Cheverton.*] Will your machine cut marble?—It will; it is not impossible to do so, but it is not in practical use on account of the hardness of the material.

625. Dr. *Bowring.*] Might it not be applied to medals, either in steel or bronze?—[Mr. *Cowper.*] With some alteration, I think it might.

626. Would it do for alabaster?—It would cut that very well, but it is too fragile a material to cover with elaborate art.

627. Has there been a demand for the productions of the character you have been describing?—It is but little at present, not near so much as it deserves; I consider that to be entirely owing to its not being generally known.

628. As far as it extends, has it an increasing demand?—As far as the knowledge of it extends, it has decidedly; but there can be no demand for these beautiful productions when there is no knowledge of them. I should think no gentleman present could see without admiring them.

629. Is there so much of mechanical perfection in the instrument, that an increased demand would tend to lower the price, or is the high price of it dependent on the present small demand in consequence of its being not generally known?—[Mr. *Cheverton.*] The high price depends on the material; it is two guineas a bust, on an average; and secondly, on the time that is taken; and thirdly, on the talent, or tact, to say the least, that is necessary in conducting the mechanical operation.

630. Can you say whether an extensive demand would lead to a considerable reduction of price?—From those particulars it will be seen a demand could not lower the price in any one of those particulars.

631. Does it not require some intellectual direction?—Certainly it does.—— Mr. *Cowper.*] Mr. Cheverton has a little of the feeling common to artists against making art cheap. I take an opposite view of the case. I think the cheaper an art is and the more it is diffused the greater the demand will be, and if there were to be a demand for those busts I would undertake to manufacture them at half the price; inferior artists should be put to do the preparatory work, and Mr. Cheverton himself should put the finishing stroke. There is a carving machine invented by Mr. Gibbs, in use at Croggon & Co., Pedlar's Acre; it will not do such work as Mr. Cheverton's; it will carve marble, but not with advantage, but it carves scagliola and oak wood beautifully, and produces very exact inlaid work. The projecting wood letters over the shop fronts are cut by this machine.

632. Mr. *Wyse.*] If applied to oak or hard wood the expense would be considerably lessened?—Yes, and I have seen the most elegant Parquetrie floor made by it,

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it, which would be too expensive to be attempted by hand. Much, if not all, the Gothic oak carving for the new Houses of Parliament might be done by it, and with Mr. Tulloch's machinery in Esher-street, almost all the Gothic stone mouldings might be executed; so that by this application of art to manufacture the splendid palace of the Legislature might itself be increased in splendour.

633. Could it be used for working in wood for wainscoting and for ornaments?—Yes, and there would be no difficulty in doing this.

634. Is the machinery expensive?—I believe not, but they have a patent for it, and confine it to themselves.

Martis, 21° die Junii, 1836.

MEMBERS PRESENT.

Mr. Ewart.	Mr. Strutt.
Dr. Bowring.	Mr. Wyse.
Mr. Brotherton.	Mr. Morrison.
Mr. Pusey.	Mr. Hope.

MR. WILLIAM EWART, IN THE CHAIR.

George Rennie, Esq.

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George Rennie, Esq. called in; and Examined.

634.* Mr. *Ewart*.] YOU have pursued the study of sculpture for a considerable time at Rome?—I have.

635. And are familiar with the artists there?—I am.

636. As well as in this country?—As well as in this country.

637. Have you ever been induced to travel in other countries besides Italy?—I have been in Greece and most parts of Southern Europe.

638. In the course of your travels as an artist, have you ever been induced to pay attention to the subject of academic institutions connected with the arts?—On so wide a subject I should have great hesitation in offering an opinion, but history furnishes us with the objects and effects of these institutions; and I think it may be pretty generally seen that wherever those institutions have been most fostered and encouraged, the arts may be said to have uniformly retrograded.

639. You consider that where Government interferes too much by academic institutions with the progress of art, it gives it a false stimulus, and instead of encouraging it actually discourages it?—I do. I consider too much interference either on the part of Government, or too much legislation, I may say, on the part of artists, as generally happens in the case of a constituted academy, naturally tends to create mannerism in art.

640. And do you consider that sculpture and painting are like poetry, not to be encouraged by any fixed institutions?—I do.

641. Do you imagine that it would be to a great extent as absurd to encourage the pursuit of poetry by institutions or fixed rules as to encourage the sister arts of sculpture and painting?—I do; I conceive if we look at the times when art flourished most, we shall find no institutions similar to what were created, to prevent or at least intended to prevent its decline. When we look at the times of Michael Angelo, Raphael, Correggio, Titian, Leonardo de Vinci and the greatest names in the history of art, when they flourished, art was free and unfettered by rules and regulations such as have been created in the academic institutions.

642. Do you know of the opinions of any persons of eminence coinciding with you who have paid attention to the question?—I may state the opinion of one of the most celebrated French artists, Horace Vernet, lately Director of the French Royal Academy at Rome, who was so convinced of the pernicious effect of such an institution there, that he has recommended the French government to suppress it altogether.

643. Do you know if that recommendation has been carried into effect?—It is not long since the recommendation was made.

644. Are you aware if any persons, such as political economists, have turned their attention to or expressed a decided opinion on the subject?—Say has in his work, entitled "Cours complet d'Economie Politique,"—"Je doute que les acadèmies des beaux arts contribuent beaucoup à leur perfection. Les acadèmies ne font pas les grands maitres."

645. Do

645. Do you know whether the Germans, who have paid particular attention to it, have come to any results respecting the academic institutions which have flourished so much since the time of Carlo Maratti?—I should say, from what I have been able to learn from the most distinguished German artists, they are decidedly against academic institutions. I might state the opinion of Director Waagen, of Berlin, who gave evidence before this Committee.

646. You consider the arts are best encouraged by a system of open competition, without any interference?—I should say so.

647. Have you ever turned your attention to the origin and constitution of the Royal Academy in England?—I have.

648. Perhaps you would favour the Committee with your opinion on its laws and constitutions?—The Royal Academy in this country owes its origin to a dissension that took place in the Incorporated and Chartered Society of Artists in 1768: its rules and regulations were then framed in a spirit suited to enable it to compete with and destroy its parent rival. The competing artists, viz., the Royal Academy, obtained the patronage of his Majesty George III. to which were added apartments, but it has hitherto remained without a charter; the object, when it received the royal patronage, was avowedly to create and encourage the Fine Arts. It must be recollected, however, that we had at its formation Reynolds, Barry, Gainsborough, Hogarth and Wilson in painting; Bacon and Banks in sculpture; Stewart and Adams in architecture, and Strange and Woollet in engraving; all names of high historical reputation. We have now many great and talented artists (but scarcely in proportion to the increased wealth and population, from the institution of the academy to the present time).

649. What do you consider the defects of the Royal Academy?—I conceive the laws and regulations of the Royal Academy are suited to a private institution, but not such as a national institution ought to have; its defects exist in its internal management; they are self-elected.

650. You object to the Royal Academy as a national institution; generally you object to it?—I do; I should prefer to have no such institution; the Royal Academy stands in an undefined position; it receives its apartments from the public, its members have the royal patronage and diplomas, but its internal laws and regulations are such as ought only to belong to an entirely private institution; and in proof of that, I beg to refer to the laws and regulations of the Royal Academy, which enact that whosoever exhibits with any other society at the time his works are exhibited in the exhibition of the Royal Academy, shall neither be admitted as a candidate for an associate, nor have his performances received the following year.

651. Dr. *Bowring.*] Was that at the time of its institution?—Yes, and at present.

651* Is it part of its original organization?—Yes; when the laws were framed to compete with the society, the Royal Academy seceded from it in the first instance.

652. Mr. *Ewart.*] Are they the existing laws?—They have not been repealed; it is in a copy of the regulations of 1815 I find this law; this copy was supplied to the Committee; this law extends to one year only—"General Assembly 163." This law I have quoted in corroboration of what I said respecting the regulations framed at the time of the institution of the Royal Academy, to enable it to compete with the body it seceded from.

653. What is the mode of election at the Royal Academy?—It is detailed at considerable length in this book; it is by ballot among the members of its own body; it is self-elected.

654. Mr. *Hope.*] What is the number of the members?—Forty; there are 20 associates and six engraver associates; however the whole management rests with the 40, the others have no voice.

655. Mr. *Ewart.*] Is publicity one of the principles of their proceedings, are they public or private?—They are entirely private, the public are not admitted to any of the proceedings.

656. Has the Royal Academy received any public assistance at any time, or do you conceive it entitled to receive it?—It has received only the apartments in Somerset House, with the addition of the royal patronage, which may be called assistance. Their claim to that assistance, I may state, is supposed to consist in their keeping schools of art gratis to students, the expenses being paid out of the funds from the annual exhibition.

657. What schools do they support?—Schools of painting, sculpture and architecture.

658. How many professors are there; five, are there not?—There are five.

659. Dr. *Bowring.*] What is the manner of admission?—By the student producing some specimen of incipient talent satisfactory to the council. It is a council of eight, who are elected in rotation.

660. Is that a sub-committee of the whole body charged with the administration?—It is.

661. Have you known any instances of favoritism?—I would rather speak on the general management than on any particular case.

662. Proceed to state the condition and efficiency of the schools?—The schools I look upon to be, from the acknowledgment of the Royal Academy itself, in a very inefficient state. The president has more than once, of late years, reproved the students at his public lecture for the want of talent displayed in their works, and at the triennial competition two years ago no students were found deserving of the first premium in painting and architecture.

663. Mr. *Hope.*] Are the premiums allotted by the council?—It is by the general assembly of the academy that the premiums are awarded.

664. Mr. *Morrison.*] If no prize was awarded, did not that arise rather from the high standard of excellence required by the academy?—No, I should scarcely conceive that the president would in a public lecture reprove the students for deficiency, nor would the academy deny the premiums, if respectable talent had shown itself in their productions.

665. Can you give us any account of the lectures of the professors of late years?—By referring to the returns ordered by the House of Commons, No. 404, 24th of June 1834, I find that during the last 10 years the five professors of the Royal Academy, namely, the professor of anatomy, perspective, architecture, sculpture and painting have delivered in all 189 lectures, instead of 300, as required by the rules of the institution. The lectures delivered by the professors of anatomy are six annually; those have been given without any interruption. Of the lectures by the professors of perspective, none have been delivered in this important branch since 1827 to the end of 1833, the date to which the returns are made up; that is six years.

666. In 1825 and 1826, were all the six lectures delivered?—No, in 1825 and 1826 only four lectures were delivered, two were omitted. On architecture I find that no lectures were delivered from 1824 to 1831, in this very important branch; and in a great country like England, at the Royal Academy, professing to be, in some respects, a national institution, this branch of the arts seems to have been totally neglected, as far as relates to the instruction that ought to have been given by the lecturer.

667. Mr. *Brotherton.*] Is there anything stated in reference as to the cause of that?—It states Sir John Soane has been prevented by a defect in his sight for the last three years; the secretary read for him.

668. Dr. *Bowring.*] Where will the Committee find any obligation imposed of delivering six lectures annually?—By the rules of the academy.

669. Mr. *Hope.*] Have the professorships any emolument attached to them?—They receive from the academy only in cases where they lecture 10*l.* or 10 guineas a lecture.

670. Is the delivery of a lecture made peremptory on the professors by the statutes?—No, I believe not. But I can state this, that it is on these schools the Royal Academy profess to rest their claim for public encouragement, and I wish to show that those schools are defective, and consequently lessening their claim to public assistance.

671. Mr. *Ewart.*] With what regularity have the lectures on sculpture been given?—In 1824 six lectures were delivered. The exceptions were in 1825; they are perfectly accounted for, the professor having died; and there seems to have been an equally good reason in painting, one professor having died and another resigned.

672. Have you ever been induced to make remarks on the exhibition; that is arranged by a committee of the academy, is it not?—It is arranged by a committee of three, elected for that special purpose. The public are very little informed by the academy of their interior regulations.

673. What is your opinion of the management of the exhibition?—I find that great dissatisfaction exists among artists as to the management of the exhibition of the Royal Academy. Perhaps the most obnoxious and least justifiable regulation is the one by which academicians reserve to themselves the sole right to retouch and varnish their pictures after the exhibition is arranged.

674. The exhibitions are open to all artists, are they not?—Any artist may send, but the academy reserves to itself a right to admit or exclude.

675. Dr. *Bowring.*] Do the whole body exercise that right?—The admission or exclusion is decided by the council.

676. Mr. *Ewart.*] Suppose they exclude or admit, as they think proper, the next process is the view?—That is the private view, after the exhibition is arranged. But I may state with regard to the grievances complained of by artists regarding the exhibition, the academicians reserve to themselves all the best places, and also by regulation No. 8 in the printed rules, that three days or more, according to the convenience of the arrangement at the discretion of the council, shall be allowed to all *members of the Royal Academy*, to finish or paint their pictures in the places that have been allotted to them, previous to the day appointed for the annual dinner in the exhibition room. Now, I believe there is no rule or regulation of the Royal Academy that is more complained of by artists, and none which is a greater grievance than that which I have stated.

677. Other artists, who are not academicians, have not the power of retouching their paintings on their being hung up?—No, the academician has the sole privilege of admittance to the exhibition rooms, where he may retouch and finish his pictures and clean them; in fact he may put them in the very best condition to be seen; whereas, an artist who is not an academician, submits his pictures to the public view dusty, dirty and in whatever situation they may remain after the dust and bustle of preparing the exhibition is over. And in the sculpture room, I have seen busts and statues in marble with the ten finger marks of the dirty porters covering their faces, which the exhibitor to whom they belonged had not had the opportunity of washing and cleaning that the academician exhibitor had. I may state that the exhibition being in fact almost the means by which artists gain their reputation and their subsistence, there is no point on which they are more sensitive than on this exclusive privilege the academy possesses, and which, were the institution strictly private, might perhaps be maintained; but possessing as one must conceive it does, those apartments in trust for the benefit of the art generally, I cannot see in what manner this can be defended. I may say that the rules of the Royal Academy have been copied in many instances by provincial institutions in framing their rules, but this particular regulation, I am justified in saying, no institution has ever ventured to adopt.

678. You conceive the only principle on which the royal apartments were given to the academy was for national objects, and that therefore private persons ought not on that principle to interfere with a national exhibition, if it is national?—I conceive the Royal Academy hold their privileges for the benefit of the art; at least one cannot conceive that any Government should bestow those advantages on a body for its exclusive commercial benefit.

679. Mr. *Brotherton.*] Is there sufficient accommodation for all the pictures presented for exhibition?—No, there is not, and the deficiency of that accommodation has occasioned the establishment of other societies in London; however, as to the suggestion of the means by which that might have been overcome, I think there is one which I might venture to offer, viz., that instead of permitting eight works, as at present, to be exhibited by each member of the society, and nominally eight by every one——

680. But they are under the necessity of making a selection?—Yes. The suggestion I offer would be, instead of permitting eight pictures or objects of art to be exhibited, that number should be restricted to two or three, and I have no doubt by such restriction an exhibition of a much higher class of art would be produced, and thus give a much greater number of artists an opportunity to exhibit.

681. Dr. *Bowring.*] Under any circumstances, would not the smallness and inconvenience of the rooms be a great impediment to the employment of the institution as it exists for the purpose of a general exhibition?—Undoubtedly it would.

 682. Mr. *Ewart.*]

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682. Mr. *Ewart.*] That is an additional reason why the number of pictures exhibited should be curtailed?—Yes.

683. Have you ever heard it made an object of remark by foreign artists, and indeed in foreign professional works, the immense proportion the number of portraits in the exhibition at Somerset House bears to other paintings?—It is a very common and a very just remark. The number of portraits may be referred to the great wealth of the country, and the want of acquaintance with the arts generally among our population; another reason is, the Royal Academy existing by the profits of exhibition there is no class of art that brings more money to the doors than the portraits.

684. Dr. *Bowring.*] By the Parliamentary returns it appears that the portraits and busts make for a long time an average of about half the whole of what is exhibited?—They do.

685. Mr. *Ewart.*] Do you not imagine that, to a great extent, the number of portraits exhibited in most of our exhibitions is a proof of the great want of the extension of a knowledge of the arts among the people in this country?—Certainly, I think so.

686. Have you any other subject of complaint besides the private view and retouching and varnishing?—There is one subject of complaint which appears a very just one: by referring to the returns before alluded to, the proportion of the works exhibited at the Royal Academy by members and by the public will be seen, and the number of the students and artists who are not members make up at least five-sixths of the total number of works exhibited; now, it is a matter of estimate what proportion of the proceeds of the exhibition ought to be placed to the credit of the public exhibitors; certainly it cannot be said that the academy attract the whole, for by referring to the proceeds of the exhibition at the Society of British Artists, it is proved that very considerable sums are drawn annually where no works of academicians are exhibited. I should wish to draw the attention of this Committee to the fact, that the schools of the Royal Academy are the ground of claim on which they look for public assistance and by which to estimate whether the value of these schools is equal to the proportion of the proceeds of the exhibition collected by the artists who are not members of the academy.

687. You consider the revenues of the academy ought to be applied more for the welfare of the exhibitors generally than they are at present?—I conceive the exhibitors, with some regulation, ought to have some voice in its management, and some control over its funds; I conceive it would be quite possible to appoint a representative management to the academy as well as to any other body.

688. Is that the case with other private exhibitions, the Suffolk Gallery and the others?—The Suffolk-street Gallery exists in a very different state; I conceive the Royal Academy stands peculiarly alone, from being in Government apartments; the regulations of other private societies do not bear upon the regulations that ought to be in a public institution.

689. You conceive either that they should assume the character of a private exhibition, of a private society, or if they assume that of a national association they should have a more comprehensive character?—I conceive that the Royal Academy should either have laws and regulations framed such as are suited to a public body, or they should be strictly private; at present I consider it is quite an anomaly.

690. Dr. *Bowring.*] Is the state of the funds known by or have they been knowable to the public?—No.

691. Have they ever published any account of the receipts and expenditure?—No.

692. Mr. *Ewart.*] Is there not, between the period of the hanging up of the pictures and the exhibition, a dinner given?—A dinner is given annually by the academy, and I find that it is considered of such importance that there are two pages of resolutions respecting it in the book. The first resolution says, there shall be an annual dinner in the great room of the academy previous to the opening of the exhibition, the invitations to which are to be issued by the president and council; the guests to consist exclusively of persons in elevated situations, of high rank and distinguished talent, or who are patrons of the art. I merely say, that at this dinner, the tickets to it being exclusively confined to academicians, when the great patrons of art and all the most distinguished men

in the kingdom are invited to it, the other artists, being entirely excluded, have not an opportunity of showing themselves or their works to the same advantage as the members.

693. Dr. *Bowring.*] What is the number of the guests?—They are not to issue more than 140 cards to the dinner; I shall also allude to this, that as the funds of the academy are raised in a considerable proportion by the public exhibitors, this is another grievance, that the funds should be spent in feasting. At the private view, which is another occasion on which a still greater number of the patrons of art are invited, the tickets to that also are confined to members of the Royal Academy; there the opportunity exists of disposing of their productions, their works are all placed in the very best situations, and as to the public exhibitor, the comparative merit of his works and the academicians' are entirely out of the question at an exhibition arranged in this manner.

694. Mr. *Ewart.*] Have not the Royal Academy now rooms bestowed on them in the National Gallery; are they not to be transferred from Somerset House to the National Gallery?—It is understood that the Royal Academy are to receive as a matter of exchange, for their rooms in Somerset House, apartments in the National Gallery.

695. Are you aware if any petitions for or against such a transfer to the National Gallery have been presented to Parliament?—Two, I believe, which have been referred to this Committee.

696. Do you consider the regulation that they should have any rooms under the royal patronage in preference to any other artists an injury to the great community of artists?—I do. It prevents all competition.

697. The royal grant of the rooms originally was a preference injurious to the great community of artists?—Yes, it enabled them to destroy the body they seceded from, and now it puts competition by any other society out of the question.

698. If you feel that objection to their having the privilege of the royal apartments for the exhibition, does it or not still more apply to their having a portion of the gallery of the nation?—Undoubtedly.

699. And do the artists feel that, being native artists themselves, one society has a portion of the National Gallery, from which other societies are excluded?—I never heard but one expression of opinion among artists, that the transference of the Royal Academy to the National Gallery would be an injury to both establishments.

700. Dr. *Bowring.*] How?—In the first place I should say, there is no room in the National Gallery more than is sufficient for the national pictures, and to maintain a free space to induce donations of pictures from individuals; for I conceive that individuals, who might be inclined to contribute pictures to the National Gallery, would be much more likely to do so did they see a space and proper light reserved for such pictures as they might be disposed to give. My second reason is, the absurdity of an apparently sanctioned national institution demanding 1*s.* admittance to see a modern exhibition, when the old masters are exhibited gratis in the other parts of the building. I conceive that the remarks which will be made in consequence of this distinction, will be highly unfavourable to modern art. It would also be injurious to a very meritorious society located in its immediate neighbourhood, who have petitioned against it, namely, the Society of British Artists.

701. Generally it would be an injury to any society that happened to be in its neighbourhood?—Yes.

702. Would it not discourage the formation of rival societies?—It would. It is placing one society in a position in which no other society can compete with them.

703. Mr. *Morrison.*] Referring to the space in the new gallery, have you made a comparison of the pictures now there, and in Pall Mall?—I have not. I may quote the opinion of Messrs. Woodburn, Solly and others; they consider that with the national pictures, and probably bringing the cartoons from Hampton Court, which is a great desideratum in London, there will be not more than sufficient room for hanging them properly, and keeping a little open space.

704. You give your opinion on the authority of these gentlemen?—Yes.

705. Mr. *Ewart.*] Do you think the National Gallery is too large or too small for a country like this?—I should hope it will very soon be too small.

706. Compared with the galleries in such places as Munich, or the Louvre at Paris; is it in proportion to the wealth and intelligence of this country?—No, certainly not; in proportion to other capitals, it is on the smallest scale in Europe.

707. Mr. *Hope.*] Is there any provision made for a collection of English paintings?—No.

708. Mr. *Ewart.*] If the whole National Gallery is, in your opinion, inadequate to represent the art of a great nation, is that not a greater reason why a portion of the new gallery, already too small, should not be appropriated to any except national purposes?—I am quite of that opinion, that the National Gallery will very soon, I hope, be insufficient to contain the pictures; one may reasonably suppose Parliament will purchase, or individuals may give. I was going to suggest that the National Gallery should be devoted entirely to the national pictures, as an establishment of that kind should be; and at stated times, there should be an exhibition of modern pictures, with an encouragement held out of purchasing modern pictures of great merit by English artists, and they should be transferred to a room or a school devoted to English art, in the gallery; that this exhibition should be gratis, as it is in almost every country in Europe.

709. Dr. *Bowring.*] Is there great inconvenience in the plan adopted at the Louvre of covering ancient pictures with the modern exhibition?—No; the modern could be hung over the ancient ones by a frame-work put over them against the wall.

710. Mr. *Ewart.*] If I understand you right, the result of your general observations is this, that if Government interpose at all in matters of art, they should interpose on the principle of free competition, by holding out to all societies and artists any prize Government should think proper to distribute, but not by interfering with the regulations of, or giving preference to, any society?—Certainly; I am quite of that opinion.

711. Do you or do you not think that in some respects the want of taste, which exists in this country among the population, from the highest to the lowest, is to be attributed in any degree to the exclusiveness of our system of opening exhibitions for works of art?—I have not the least doubt of it.

712. Is there not a system of exclusiveness in this country very injurious and very unjust towards the people?—There certainly is, and I might mention instances of the desire of the people to visit collections of art. In the case of the British Museum, I think, in 1830, the restrictions, or rather regulations, by which visitors had to write their names in a book was done away with; during that time the number of visitors have trebled, nearly quadrupled, from so slight an obstruction as that being removed.

713. You consider a slight impediment is or may be a great obstruction?—Yes.

714. Mr. *Morrison.*] Do you not attribute that rather to the increased interest the people feel?—I should scarcely conceive that suddenly so great a change would take place; a great number of the lower class of people not being able to write their names, they felt a difficulty or delicacy in making such an acknowledgment; they would rather not visit the Museum than pass through such an examination.

715. Mr. *Ewart.*] Do you think any British subject whatever should be excluded from national exhibitions?—No.

716. Are you aware that in Bavaria the peasants come from the mountains, almost from the plough, and wander through the gallery with the most perfect freedom?—I have seen it in Italy; and at Paris you will see the peasantry leave their baskets of vegetables in the market, and come to the Louvre to see the pictures.

717. Does that apply to the public libraries?—Yes.

718. There is scarcely one public library that may be called free in London, for the British Museum is not absolutely open to anybody; but in foreign towns, where public libraries are, may not any person walk out of the street, demand a work, and get it?—There are many towns where libraries exist which are thrown open to the public.

719. Dr. *Bowring.*] Do you not think that the constant exhibition of fine painting and sculpture in churches must have the effect of spreading a love of art?—Certainly; there are no means by which the public obtain a knowledge of

and feeling for art so readily as by exhibiting, in every possible situation, fine objects of painting and sculpture. *George Rennie*, Esq. 21 June 1836.

720. Mr. *Ewart.*] Do you not think that if such exhibitions are beneficial in countries where the climate permits the exhibition of these works in the open air, as they were exhibited among the ancients, and as they are exhibited at Florence and Rome, they are almost indispensable in a country where the climate forbids the exhibition of works of art in the open air to the same extent?—I am not one of those who admit that the climate of England is very unfavourable.

721. But if the climate acts as any impediment, is it not still more imperative that there should be an exhibition within doors for works of art, than where they have works out of doors?—Yes.

722. Dr. *Bowring.*] You have given opinions as to the vices of the constitution of the Royal Academy; on what plan would you propose to re-model it, supposing it was intended to make it a national institution?—I confess I am not prepared at this moment to propose a code of laws and regulations for the Royal Academy for making it a national institution, but this I think I may venture to say, that in any national institution the public should have equal privileges in its exhibitions, and exhibitors of four or five years' standing a voice in its elections.

723. What would you make the constituted body of academicians; supposing that there should be such a national institution, whom would you make the constituted body of the heads of an institution that should have the charge?—The exhibitors, the artist exhibitors.

724. Dr. *Bowring.*] Would you allow every body to exhibit?—No.

725. By what process would you get at this first constituted body?—I previously stated that I was not prepared to offer a code of laws suited to a national academy; from the history and effect of these institutions I disapprove of them, and I am of opinion that free competition would be more likely to advance the fine arts than granting privileges to any body of artists or endowing any institution whatsoever.

Frederick Hurlstone, Esq., President of the Society of British Artists in Suffolk-street, called in; and Examined.

726. Mr. *Ewart.*] WHAT is your opinion of the state of the arts in this country?—I consider in no nation that has attained so high a degree of prosperity and civilization, and in which the elegancies of life are generally cultivated as England, are the superior departments of art in so low a state. The works which are produced I consider much below the taste of the higher classes of society, especially since the continent has been opened, and they have become acquainted with the noble works of the different Italian schools. *F. Hurlstone*, Esq.

727. To what do you attribute this inferiority of art in England?—I consider the Royal Academy the principal if not the sole cause; as at present constituted, it exercises an unbounded and most depressing influence on art.

728. You are now speaking of the higher departments of art?—Yes.

729. Not as applied to the manufactures of the country?—Poetical and historical painting principally, but indirectly on every branch of art.

730. Can you explain in what way the Royal Academy exercises this depressing influence?—By its exclusive monopoly of every honour and of the highest patronage; its privileges and advantages, together with its laws, destroying all competition.

731. Can you specify the privileges and laws to which you allude?—When the Royal Academy was first established it was not intended that it should be what it has since had the credit of being,—a great national institution. Its laws were therefore framed strictly with regard to the interests of a private body, and that private body at that moment under the peculiar circumstance of competing with another private body, the Incorporated Artists, from whom they had seceded. These laws are still in force to the great injury of all other institutions, and the destruction of all fair competition.

732. Can you mention these laws and privileges in detail?—I need only instance, that no artist who is a member of any other society in London shall be admissible to the honours which His Majesty has confided to their disposal for the general benefit of artists. The effect of such a law as this is, that if an

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artist with the genius of a Raphael or a Michael Angelo, were to appear, and in consequence of his high merit should be elected at any other institution, he would be excluded from all the honours of his profession. In the scientific world, if a gentlemen be elected (from merit) at one institution, it is a recommendation; but here, if elected at any other society of artists of London, he is on that account excluded by the academy from all the accredited honours which the King confided to that body under the idea that they would be distributed fairly among all artists. The King has conferred on them the power of granting diplomas, and the president is a trustee *ex officio* of the British Museum, and the National Gallery. All honours are, in fact, placed in the hands of the Royal Academy.

733. Dr. *Bowring*.] The honours are in their hands in consequence of their having the power of deciding the conditions on which those honours shall be conferred?—Yes.

734. They decide them in a manner at variance with the principle of their original institution?—Yes. At variance with the original intention of the King.

735. Mr. *Ewart*.] You contemplate the King as having given them the power for the general good of art?—Yes.

736. And the rules are at variance with that?—Yes. The object of the law I mentioned originally was, and its effect of course at the present day is to prevent artists joining any other institution than their own. It holds out this punishment in terror over them: "If you join another institution you shall be excluded the honours of your profession."

737. Can you mention any other laws that operate injuriously on the profession at large?—This law has been from the foundation of the academy publicly avowed and strictly acted upon; it is never violated. There are other laws of a similar character which it has suited the convenience of the Royal Academy to violate, of which one instance is mentioned by Mr. Rennie, that any person who exhibits at any other exhibition in London shall be excluded from their exhibition for two seasons: the enforcement of this law would interfere with their interest, and it has accordingly suited the academy to violate it, whilst the other law which says, if you become a member of any other you shall be excluded from our society, has been strictly enforced from the first to the present moment.

738. Do you wish to name any other abuse?—Yes; the law of election, by which the members of the Royal Academy are at once judges and competitors.

739. Mr. *Pusey*.] How?—Whilst competing with other artists they determine whether those artists shall be admitted to the honours they themselves enjoy.

740. In what respect do they compete with others?—They are competitors as being artists, and of course their works must come in competition for public favour.

741. You do not mean those who are judges of the candidates for admission in the Royal Academy are competing with them for admission?—No, not for admission; a member of the Royal Academy who is the judge whether works shall be admissible, or whether an artist shall be elected, is at the time a competitor, as an artist, with the one over whom he is judge.

742. A competitor for the approbation of the public?—Yes.

743. But would not this objection if it were acted on, necessarily lead you to this inference, that you must constitute persons judges of the admissibility of pictures who are not themselves practically acquainted with art?—A want of mere practical knowledge in the judges would lead to much less injustice and mischief than personal interest. I also wish to mention the law alluded to by Mr. Rennie, giving unlimited control over the funds. The Royal Academy compel artists to exhibit there, by declaring that unless they do they shall be debarred from all the honours and the highest patronage of the profession, and at the same time they alone have unlimited control of the proceeds arising from the exhibition of those artists' works. In referring to their returns I find, that during three years, the proportion of the members of the academy and other exhibitors was, in 1833, 45 members of the Royal Academy (with associates) and 608 non-members. In 1832 there were 48 members exhibited and 638 non-members. In 1831 the exhibition consisted of the works of 45 members and 655 non-members.

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744. What was the total number of historical and poetical works exhibited in 1833?—That is in the returns, 141.

745. How many portraits were exhibited?—Five hundred and thirty-one.

746. Mention other grievances you wish to notice?—There are a variety of rules which have been invariably acted on in the academy, such as the practice of touching up their works after they are placed, whilst they exclude all other artists from that important advantage. This oppressive grievance no one can fully understand who is not an artist. The Suffolk-street Society, to which I have the honour to belong (a private body), allow two days to all equally, whether members or exhibitors, to retouch their pictures.

747. You have presented a petition from the members of the Society of British Artists, who claim equally to share in any benefit the Government may confer on the profession?—Yes.

748. On what do you ground that claim?—Nearly all the artists who have distinguished themselves, or the principal part of them, for the last ten or twelve years, have been brought forward at the Society of British Artists at Suffolk-street. They have been first introduced to the public patronage there; after they acquired public celebrity, which they could not have done under the present system at the Royal Academy, they have been continually drawn away by the unjust influence of that institution, which I have alluded to before, to the great injury of the society which first brought them into notice; and many of the principal attractions in the present exhibition of the Royal Academy are the performance of artists who have been brought forward by the Society of British Artists at Suffolk-street, and have seceded in consequence of this improper influence exercised by the Royal Academy.

749. Mr. *Pusey*.] Did Mr. Stanfield come from your society?—He was a member of the society for years, but like others abandoned us in order to participate in the privileges of which I complain; which unjust privileges enable the Royal Academy continually to draw away artists, to the destruction of all competition.

750. Do you suppose Mr. Stanfield would have found a difficulty in obtaining admission for his pictures in the exhibition at Somerset House?—He must originally, before he acquired fame with us, have felt the difficulty, since he joined us.

751. Is it not stated in the returns, that a large portion of the exhibitors are non-members?—Yes, they are thirteen to one; and yet there is a greater number of the works of members hung in good situations than of non-members.

752. Mr. *Hope*.] The non-members would have less advantage in displaying theirs, you mean?—Yes, they would.

753. Mr. *Ewart*.] You are for the principle of free competition?—Yes; between the different institutions.

754. You complain in your petition of the injury you are likely to suffer by the Royal Academy going to the National Gallery; will you explain that?—It is impossible for the Royal Academy to take possession of the rooms in the National Gallery, without its being in some degree a positive recognition of it as a national institution, and thus its evil effects would be still further increased.

755. Would you read the prayer of your petition?—"That your petitioners were more than twelve years since compelled by the monopoly and undue influence of the body of artists, called the Royal Academy, to erect, at a great expense, a gallery and other buildings for the exhibition of works of art at Suffolk-street, Pall Mall East. That your petitioners having expended property to a considerable amount, and having incurred great liabilities in the erection of the said gallery, have heard with concern, that it is the intention of your honourable House to permit the gallery now building in Trafalgar-square, at the public expense, to be used for the exhibition of the national works of art, and to be occupied by the said body of artists, called the Royal Academy. That if the said intention be carried into effect, it will considerably injure the property, and ruin the prospects of your petitioners; and they therefore conceive it would be unfair and unjust towards them, to assist with public money any irresponsible body of artists to the manifest injury and depreciation of the property of your petitioners. Your petitioners therefore pray that no unfair benefits may be conferred on the said body of artists, called the Royal Academy, to the injury of the property of your petitioners; and whatever privileges and benefits your honourable House may think fit to bestow for the encouragement of art, the

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same may be bestowed equally on the Royal Academy, and on the Society of British Artists."

756. That petition explains the injury you would suffer; does it not?—Yes; Suffolk-street is the largest market for art in London; more works are sold there.

757. What remedy do you propose for the evil you have mentioned?—I am not prepared to state the precise remedy, but certainly either to create a truly national institution, which shall not have exclusive privileges for private individuals, or else to confer equal advantages on different institutions.

758. Do you mean by holding out prizes for artists to compete freely?—Certainly, one part of it might be that, but generally honours should not be possessed by one institution to the exclusion of others.

759. Mr. *Pusey*.] Might not the same object be obtained, by enlarging the rules of the Royal Academy, in such a manner as to remove the objections you stated which are entertained by artists?—That would be the same as establishing a new institution.

760. Would it not be possible to retain the royal academician and also to retain the degree of associate, but to give greater latitude to the exhibition, and also to give greater facility to retouching pictures, and to remove the various other grievances that have been pointed out in your evidence?—There is no doubt that if a new institution were established, many of the present members of the Royal Academy might become managers, and very properly so, of the really national institution, but I think any reform in the Royal Academy would in fact create a new institution, for, from its first foundation, the laws were made solely and exclusively for the interests of the private body, and the requisite alterations would certainly do away with the whole of those laws. The reform of them would reform the whole.

761. Mr. *Hope*. Do not you think the principle of self election of itself gives a mischievous degree of irresponsible power?—No doubt.

762. Without making a change in that portion of the constitution, you would not accomplish the objects?—No, certainly not.

763. Mr. *Pusey*.] In what way would you propose to conduct the election?—Perhaps by the mode Mr. Rennie proposed, by the artists, whose works have been considered fit to be put up in exhibitions in London for two or three years, electing a council to determine the hanging the pictures, and the reception of them.

764. Mr. *Hope*.] Should you not prefer having no society at all, to having an irresponsible one?—I certainly should. I should prefer the art being left to itself entirely. If all monopoly and all privileges were done away with, it would rise to a higher state in this country than it has ever done yet.

765. Mr. *Ewart*.] Since the academy was instituted, have the arts flourished as much as they did before?—They have not; the greatest artists had existed previous to the establishment of the academy.

766. Mr. *Pusey*.] Do not you suppose it is possible, that it is rather the decay of art which may have arisen from some other cause, that induced persons to endeavour to revive it and prop it up, by the construction of such corporate bodies, rather than that they should have produced the decay of the art?—The intention was to prop the downfal of the art in some countries, but not so in England.

767. Can you not trace the downfal of the art previously to the construction of these acadamies?—Yes, but I think that they have a pernicious effect.

768. Mr. *Ewart*]. They did not stop the downfal of the art?—They did not; in many instances they hastened it.

769. Do you consider them so obnoxious in giving peculiar privileges?—Undoubtedly.

770. Mr. *Pusey*.] Are you aware if there are academies existing at Munich and Berlin?—No, I am not; I am not much acquainted with the present academies on the continent, or the mode of their operation.

771. Mr. *Hope*.] Is not the natural tendency of academies to introduce motives and means of giving advancement other than those of mere merit?—Yes, it is.

772. Is it not inevitable?—Certainly, and it is the fact that the principal artists of the present day are not the produce of academies, such as Edwin Landseer, Martin, Stanfield, Calcott, Turner and a number of others, whose

styles

styles could not have been learnt in the academy, but must have been acquired independently of it. *T. Hurlstone*, Esq 21 June 1836.

773. Mr. *Ewart.*] Suppose in any of the imaginative arts you contemplated to foster genius by academical institutions, do you not suppose that the same principle would apply that those institutions would fail you?—Yes.

774. For instance, do you or not consider that such an attempt to foster poetry by the appointment of a poet laureat would be something akin to fostering art by institutions?—Yes.

775. Mr. *Pusey.*] You do not extend that observation as to poetry to public schools and universities; you do not consider them prejudicial to a full development of poetical genius?—I do not think they contribute to it, except in giving the principles of that knowledge which a poet should possess, but which may be acquired without, as in the instance of Shakspeare, Pope or Gibbon.

776. Mr. *Ewart.*] You suppose that if certain rules are laid down for the mere reading of authors, that would be no injurious restriction; but suppose you should attempt to make a poet by certain restrictive rules, like academical regulations, do you not think the attempt would fail in the same way as it does in sculpture and painting?—It unquestionably would. It is necessary that a painter as well as the poet should be acquainted with all the knowledge of his time, that he should know all that his art has produced before him. It is equally necessary in a poet and a painter that they should have extensive knowledge, but the academies, beyond affording a slight assistance in that respect, rather tend to cramp the genius than to aid its development.

777. Mr. *Hope.*] Is it not quite a distinct thing to give artists the means of supplying themselves with information, and to create a corporation for the purpose?—Perfectly distinct.

Veneris, 24° die Junii, 1836.

MEMBERS PRESENT.

Mr. Ewart.	Mr. Pusey.
Mr. Brotherton.	Mr. Hope.
Dr. Bowring.	Mr. Morrison.

MR. WILLIAM EWART, IN THE CHAIR.

Frederick Hurlstone, Esquire, called in; and further Examined.

778. Mr. *Ewart.*] IN addition to the remarks you favoured the Committee with at the last meeting, have you any observations to make on the administration of the funds of the Royal Academy?—I have; the two grounds of claim of the Royal Academy to the privileges and exclusive monopoly which they enjoy, are the schools and the charity fund. The schools have been touched upon by Mr. Rennie, and will be no doubt mentioned by others more able than myself; therefore, I shall merely state generally, as the result of these schools, that in the poetical and historical, and all the higher departments of art which it is the peculiar province of these schools to give a knowledge of the elements of, we are inferior not only to the ancient masters, but to foreign nations of the present day, as the works in the Luxembourg in Paris, and the new palace at Munich will testify; whereas, the departments of the art, in which the English excel, are precisely those which are not taught in these schools: so far as to the result of the schools, which is one ground of the claim to the privileges which the Royal Academy enjoys. As to the other ground of the claim, I consider the charity fund, under its present administration, one of the greatest evils of that institution. According to the printed returns to Parliament, there are more than 600 individuals, not members, who exhibit annually therein on the one hand, and 45 on the other, either members or associates. Those 600, although the money is in a great measure raised from the exhibition of their works, have not the slightest control over the charity fund; and the 45, or rather 40 academicians, have an absolute control over it; *F. Hurlstone*, Esq 24 June 1836.

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and I should add, that these 45 have positive claims; there are salaries and superannuations to themselves, and pensions to their widows, according to the laws, and the 600 have no recognized claim whatever. They may possibly, on the recommendation of an academician, obtain assistance, but it is precarious, and that it has been insufficient is proved by the necessity artists have been under of establishing two benevolent institutions. It cannot be from the want of funds, for the Royal Academy has in its hands an immense surplus fund: in consequence of its secresy I am not aware how the details are managed, but the whole is raised from the exhibition of all the artists' works, and it seems hardly reconcilable with justice, that there should be 600 artists who have no control over the funds, no positive claim on them, and that 40 should have an absolute control, besides pensions appropriated to themselves. Added to which, this dispensation of charity funds, this appropriation of pensions to themselves, is strongly instrumental in supporting that monopoly which I before mentioned. It is a bonus for artists to leave other societies and join the Royal Academy, and therefore destructive of free competition.

779. Have you any other observations to offer?—I would only remark generally, as to the character of the Royal Academy; it is doubtful at present, in the minds of most people, whether it is really a public or only a private institution; I think its laws will prove it to be a private institution; those laws were framed in respect of the interests of a private institution only, and as I said before, not only so, but contending as it then did with the Incorporated Artists. The principal point I wish to allude to in this, is, that when any advantages are to be obtained, the Royal Academy comes forward under the assumption that it is a public institution, and when any inquiry is demanded, it is asserted that it is a private one, which is the fact. I mentioned the instance of the President of the Royal Academy receiving from the nation the trusteeship of the British Museum and the National Gallery, which I think an acknowledgment of their being a public institution, and rendering them liable to be inquired into by the nation.

780. Mr. *Morrison.*] But the presidents of other bodies are trustees of that public institution, are they not?—I am not aware what bodies the honourable member alludes to.

781. Mr. *Ewart.*] The fact of making the president a trustee of the British Museum, and other advantages which are possessed, are themselves exclusive privileges, and therefore the more hard on other associations of artists; is not that so?—Unquestionably, for they have the credit of being a national institution, which, united with all the laws and the regulations and exclusive conduct of a private one, causes the evil.

782. The Royal Academy is not recognized as a public body by being a chartered body, is it?—No, it is neither a chartered nor a national body, but I consider they assume the character of one by exercising the trusteeship of a national institution.

783. Therefore your complaint is, that it is in the ambiguous character of being neither a public nor a private institution?—That is the complaint; I should not object to these laws if they were decidedly a private body, as such I should have no reason to object to them, but it is to the doubtful character of the institution, coming forward as it does under the assumption of being a public body, to receive the advantages that may be offered to it, and at the same time having all the laws and all the exclusive conduct of a private institution, appropriating these advantages for their own exclusive benefit.

784. Mr. *Morrison.*] Do you think the receipts at Somerset House are much larger than if the academicians exhibited their own pictures in some other place?—I am convinced that if the academicians had only exhibited their own works the receipts would have been infinitely less.

785. Do you think that it is the works of the royal academicians which form the chief attraction?—Decidedly not.

786. You would not agree that in general they are artists of the greatest talent?—I believe that there is a far greater number of artists of talent who are not members, and who are exhibiting at the Royal Academy, than those who are members.

787. You think there is more artistical talent out of the academy than in it?—Certainly; but still those artists who are out of it send there; the exhibition has the advantage of their works, from the preponderating influence of the privileges of the body drawing them to it.

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788. You think the receipts would be less if the academicians took a room somewhere else and exhibited their pictures?—Yes, infinitely so, if they exhibited none but their own in private rooms.

789. The additional receipt you believe owing to the circumstance of their exhibiting in a Government establishment?—Partly so, and the great body of the artists feel the influence of it; it is exhibiting in a Government establishment and having the credit of a public body, and the dispensation of all the honours of the profession, that draws exhibitors to them. It is as though they said to artists, "Unless you come here you shall be excluded from the honours of the profession."

790. Is it not equally true of most of those bodies through whose sanction ingress is obtained, such as the College of Physicians and the College of Surgeons?—I am not aware of the internal administration of those bodies; it is a great evil in the arts.

791. Suppose the academy were denied these rooms, and that they erected a separate building, would they not be equally powerful as dispensers of these distinctions among their brother artists; would they not be so held by the public?—What I complain of is, that they are the dispensers.

792. Would it not be equally effective, the conferring of these privileges, if they were in a separate building erected by themselves out of their own funds?—My objection is not so much to the rooms as to the privileges. All the honours of the profession are placed in their hands to confer as they please on their brother artists; that is my principal objection. If they still were to retain that power, their unfair influence and control over the profession would remain, whether they possess the public rooms or not.

793. Mr. *Hope.*] Is it not the case that those other societies, the Society of Physicians and of Surgeons and Apothecaries, all provide their own rooms and residences?—The Royal and Antiquarian Societies are exceptions, but they have neither schools nor exhibitions, and depend on their own money and not on receipts at the door; they in fact possess but one of the principles of the academy, that of conferring honours, and above all, they are chartered. There is this distinction between an art and a science: an art can be appreciated by the public, and must ultimately depend on the public for its existence and success; but a science, for instance physic, the public generally cannot appreciate it; it is necessary that persons acquainted with it should give the diplomas. It is not necessary in art; the public at large, the higher classes in particular, are those who decide on the success of an artist, and they can well appreciate talent in art immediately that it appears.

794. Suppose they cease to have this advantage of the rooms, you could not of course object to their establishing any regulations they like for their own government, as a body?—I would not object to them, provided they were strictly a private body; I have no right to object to them; but its powers are those of a public body; for instance, conferring diplomas; in fact, all the honours of the profession are placed in their hands.

795. Do we understand what the honours of the profession are?—I mean such as being a royal academician, the only dignity in art, and the privileges which are attached to it.

796. What are they?—They and their eldest sons are "esquires" by right.

797. Each academician has a diploma?—Yes, from His Majesty.

798. What does that entitle him to?—A great variety of things; all the exclusive management of the institution; taking precedence of all persons beneath the degree of Doctor of the Universities, which lead to better employment and higher prices than other artists.

799. What public advantages have they?—The president is a trustee of the national institutions, and acts as the official representative of the arts in all transactions with Government; his influence and theirs extend to the British Institution, where their monopoly of power is confirmed by articles 4 chap. I. and 2 chap. VIII. of the rules of that establishment; the president usually receives the distinction of knighthood; in fact it is the channel from which all the honours of the profession flow.

800. Mr. *Ewart.*] You mean in conferring R. A. as a title of distinction?—Yes, and knighthood on the president, with the other honours and influence.

801. Does the King sign the diploma?—I believe he does; I am not aware whether he signs that of the associate, I believe that to be done by the president; *eclat* is attached to R. A., and the artist who has it not is supposed to be of inferior talent, and is remunerated accordingly.

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802. Mr. *Hope*.] That is what you consider to be a sort of delusion, by this being supposed to be a national institution?—Yes, certainly.

803. For which you would consider it to be a sufficient remedy that they should cease to have the privilege of Government apartments afforded them?—I think it would hardly remedy the evil, if they still retain this distinction over other societies by the diploma.

804. These are the only two distinctions that in fact give them that superiority in the minds of the nation?—Yes, there is great advantage attached to the diploma.

805. Mr. *Ewart*.] Is not great advantage attached to the power of the Universities to confer the title of M. A.?—It is the same in the learned world, but R. A. takes precedence of M. A.

806. The mere title of M. A. has been the cause of the discontent of the London University, and other similar institutions, therefore among artists this title of R. A. might be considered as equally a subject of discontent, that is, the prerogative of distributing it?—Certainly; but it is not necessary to confer degrees at all in art; the public will determine who is the best artist, without the assistance of this body. But as to physicians in their present position, the public are not in the situation of determining who is the learned man or who is the quack; therefore it is necessary in that profession to have some security, but in art it is totally useless and highly injurious.

John Martin, Esq., called in; and Examined.

John Martin, Esq.

807. Mr. *Ewart*.] YOU are well known as a painter?—Yes.

808. You are the painter of "Belshazzar's Feast," and many other subjects?—I am so.

809. Have you ever exhibited in the Royal Academy?—Yes.

810. Have the circumstances attending your exhibitions led you to complain of the manner in which works are exhibited there?—The general treatment I have had at the Royal Academy is this; my pictures have been placed in such disadvantageous situations as to do me great injury.

811. Specify the sort of injury done to you by the mode of exhibition of your pictures?—With the exception of the second large picture, which was hung high up in the great room, my works have always been placed in the ante-room, in very unfavourable situations indeed, both as to light and position.

812. How many times have you exhibited?—I think I commenced in the year 1812, when I exhibited the picture of "Sadak in search of the Waters of Oblivion."

813. Dr. *Bowring*.] How many pictures have you exhibited in all?—About eight at the Royal Academy.

814. Mr. *Hope*.] In every case have you had occasion to complain of the disadvantageous position of the pictures?—Yes.

815. Mr. *Ewart*.] Have you reason to suppose you are peculiarly unfortunate, or why do you think that pictures generally are not treated so fairly as they ought to be?—I think I have been more unfortunate than many; but in general the royal academicians have so many places for themselves (the number is eight for each academician, and I believe the associates also the same number) that sufficient space is not left to give any other artist a fair chance.

816. Dr. *Bowring*.] You imagine it to be practically impossible, whatever may be the disposition of the Royal Academy, to give appropriate places to each exhibitor?—That is my opinion; and I am evidently not far wrong, since the academicians frequently occupy eight places for themselves, and each on the average takes from four to five; and as these are usually the best situations, although only for portraits, for which they are already paid, other pictures must be sacrificed; and many an elaborate historical subject which has, like most of mine, cost years of research and study, is set aside or hung in some obscure corner, where it is so imperfectly seen, as to deprive the artist of all chance of remuneration for his labour.

817. Mr. *Ewart*.] Your works are such as require a large space?—No, they are comparatively small; but being works of space and very carefully finished, they require to be placed with the horizontal line on a level with the eye, and in a strong light; instead of which they have always been, at the Royal Academy, hung high or in the dark.

818. Dr. *Bowring*.] What induced you to continue exhibiting, when you invariably

invariably felt they placed you in such a position that you suffered from the disadvantage?—I did not continue to exhibit with them; their ill usage, or what I considered ill usage, compelled me to go to the British Institution; and finding that I had much better treatment there, I ceased sending any more of my principal works to the Royal Academy.

819. Since you have exhibited at the British Institution, you have not done so at the Royal Academy, have you?—I did at first, but I soon ceased to do so. The British Institution used me in the most handsome manner; my pictures were always hung in very favourable lights, with due attention to the height of the horizontal line, which is of the utmost importance in works where perspective and finish of the details are carefully attended to.

820. The committee of the British Institution give no preference (in point of collocation of pictures) to those who are members of the committee?—The hanging committee of the British Institution is not formed of artists, but, as I am informed, is selected from the directors.

821. Mr. *Hope*.] Is the committee of the British Institution composed of painters?—I think not.

822. Dr. *Bowring*.] Is the same privilege allowed to the members of the committee of the British Institution (artists generally) that is given to the royal academicians, of retouching their pictures after they are hung?—At the British Institution all those who have sent pictures have the privilege of retouching.

823. When a picture is hung up, is the painter allowed to retouch, or to finish it at the British Institution?—They have one day allowed them for that purpose, and all have the same advantage.

824. They have not that privilege at the Royal Academy?—The academicians have, but not the ordinary exhibitors. To show how this works at the Royal Academy, I will instance my own picture of "Clytie," which was exhibited there: this picture was placed high up in a corner of the ante-room, where it was difficult to get at, and where all the care of the linear and the delicacy of the aerial perspective were lost; and in fact the whole principle of the painting counteracted; but as if this were not sufficient, it was hung up with all the dust which it had received from the time of leaving my room until the varnishing day, when some kind member did me the favour to spill varnish down the centre of the picture whilst the dust was still upon it, and this was not suffered to be removed till after the private view and great dinner: this was done at the Royal Academy, and I had no means of cleansing my picture until the doors were opened to the public.

825. Did you make any representation of it?—No; it was no use; I was too young then to be acquainted with any of the academicians; but that was how my picture of "Clytie" was used; and I have felt from that time how injurious the arbitrary regulations of the Royal Academy must be to artists generally; the frames likewise receive considerable damage, and you cannot get any redress.

826. Dr. *Bowring*.] These facts have come to your knowledge, by which it appears this privilege is not only unfairly given to the royal academicians, but damage is inflicted on the pictures of other artists?—Very great indeed. It was such treatment as I have related which compelled me to exhibit my pictures, almost exclusively, at the British Institution, and from this time I sent my best pictures there. The picture of "Joshua," which was hung in a corner of the ante-room, was so injured by the bad light, that it produced little or no effect in the Royal Academy. I sent it afterwards to the British Institution, where it was placed in an excellent situation, and I received the principal premium of that year. From the difference of treatment in the two places, we may suppose that the picture was not ill hung because it was unworthy of a better place.

827. Mr. *Ewart*.] What are the peculiar positions monopolized by the members of the Royal Academy, as you seem to suggest?—Generally central situations, on a level with the eye, and where the light falls favourably on them. A bad situation is in a corner, where it may receive reflections from the opposite angle; and being placed too high above the line, or, if it is a small picture, being put down near the ground.

828. Dr. *Bowring*.] Do you consider, generally speaking, that the Royal Academy is well adapted for the exhibition of pictures?—No, it is not at all fitted for it; in the first place the rooms are not properly constructed; on this account, when the Society of British Artists was forming, I advised that their rooms should be octagonal, as they would then have the advantage of twice the

number of central situations, and as there would not be any right angles, even a corner would be no longer objectionable, since the angles would be so obtuse, that there would not be any of those reflections which are inseparable from right angles.

829. Do you think that in the best positions of the Royal Academy, the apartments are favourably and appropriately built for the exhibition of pictures?—No, I think the academicians have a great deal to contend with; they have so few good situations, that they constantly differ even among themselves.

830. Mr. *Ewart.*] Have you had reason to complain that your historical paintings have been jostled out of an appropriate place for them by the intrusion of some petty portraits?—Yes, that is generally the case; every artist must have that to complain of, particularly those who have given a great deal of time and study to their works. It is a shame that a portrait, which is already paid for before it is sent to the place, and a thing of little or no study, should occupy the place of an historical picture. I am not the only artist who complains of it: many celebrated men do; Mr. Haydon, for one.

831. Are the cases rare in which historical pictures are painted to order?—They are very rare indeed.

832. And the case is rare in which portraits are painted, except to order?—They are usually to order. You cannot expect an historical picture to be painted so well to order; for it is generally given by the taste of the patron, without any regard to the peculiar power of the artist, who is consequently often incompetent to the subject, and but rarely equals what he would do if he were left to his own judgment.

833. Therefore historical painting represents the great struggle of art for superiority?—Yes; and being the highest branch of art, it ought to receive adequate encouragement.

834. If the exhibition at Somerset House is considered a national exhibition, is it or not more proper that the best place should be given to the best historical and poetical subjects?—Unquestionably.

835. Is it or not, not only injustice to an artist, but to the nation, to let them see in a most conspicuous place the easiest of all styles, the portrait?—Yes, it misleads the public altogether; it gives a fashion to portrait painting, and depresses the higher branches of the art.

836. Dr. *Bowring.*] Should you say that, taking Somerset House generally, the influence is not to direct the attention of the students to the influence of the higher department of the art?—Certainly, as at present constituted, it takes away their attention from the higher branches.

837. Mr. *Ewart.*] It gives a bad turn to the public taste as well as to the taste of the students?—Why, the young artist is led to think in this way; "Portrait painting is the grandest branch of the art; we can get wealth by that, and besides that, we see in the Royal Academy that portraits hold the best situations, therefore we will avoid every other branch of the art for that which requires no patronage in itself, since vanity will always prompt patrons to have their portraits painted;" and this is good worldly reasoning; for so long as portrait painting is patronized as "the only true historie," so long must historic painting be dead as an art, for artists paint to live, and it is too much to expect any one to die a martyr to his love of any peculiar branch.

838. Dr. *Bowring.*] Does that opinion go as far as to say that the exhibition of Somerset House has not advanced art, taking it as a whole?—I do not know as to that; you cannot stop the progress of civilization, and as that goes on, we are improving in art, and science and literature. Whatever the Royal Academy may do, they cannot stop the progress of art.

839. Do you think they have assisted or impeded its progress?—They have impeded, by bringing it into one narrow channel; and it must be obvious to every one that art must have suffered when such men as Wilkie, and many other distinguished members of even their own body, should have been obliged to leave the higher, and follow the fashion for portrait painting; speaking from myself, I know I have sustained injury.

840. That however would merely imply some defects in the administration of the academy; but do you think as a whole, that the exhibitions of the Royal Academy have contributed or not to the love and progress of art?—I cannot answer as to that; I should rather think that the general view given of the

pictures, conveying the impression that portraits are considered the principal, must tend to the injury of art altogether.

841. Mr. *Ewart.*] You mentioned having exhibited both at the British Institution and at the Royal Academy; is the management of the British Institution at all influenced by the Royal Academy?—I do not think it used to be so, but that it is now I am quite certain, so much so that I find myself almost shut out of that place.

842. As to the mode of the exhibition of pictures which have been already shown at Somerset House and which are afterwards exhibited at the British Institution, are you aware if it is by painters generally or by academicians?—All have the same right in that respect, but the preferable situations are certainly given to the royal academicians; and my objection is, that after they have monopolized the principal places at the academy, where they have every advantage in showing their works to the public, they should obtain the best places at the British Institution at the next season for the same pictures, including portraits under fictitious names, (the British Institution professing not to receive portraits,) although notice has been given that works executed for the institution shall have the preference. Now it is assuredly unjust, that pictures which have already been favourably exhibited should be allowed to take precedence of original works, which have no other chance of being seen; and we may reasonably infer, that there must be some connexion between the British Institution and the Royal Academy which did not formerly exist, at least when I received such favourable treatment as I have before mentioned.

843. Dr. *Bowring.*] What course do you now take for the exhibition of your works?—Finding the Royal Academy and the British Institution to be nearly one and the same, I rarely hazard painting a large picture; when I do so, however, I am obliged to exhibit it in foreign countries or on my own account, but it may easily be supposed how few persons are likely to see works shown at an occasional private exhibition, compared with the numbers who would see them at annual exhibitions so well known as the institutions named.

844. Mr. *Hope.*] Who decides on the putting of pictures in the British Institution?—I am told Mr. Seguier, and he may have some friends in the Royal Academy who go with him; but I have no authority beyond hearsay for this.

845. Mr. *Ewart.*] Do you happen to know if any stipulation has taken place between the Royal Academy and the British Institution as to the exhibition of pictures at the same time?—No, I do not; I believe they have some sort of arrangement; but there are others who are more competent to answer that question than I am.

846. Mr. *Hope.*] Are not the rooms of the British Institution very limited in point of size?—Yes, they are too small for the purpose; they are not half large enough.

847. Dr. *Bowring.*] Upon the whole are the apartments better suited to the purposes of an exhibition than the Royal Academy?—Yes, I think they are upon the whole, but they are much too small; that is one of the evils of the Royal Academy; it is, however, their interest to keep in as small a place as possible, as they can excuse themselves for misplacing the pictures, by saying "We have not room even for ourselves."

848. Do you not think the privileges of the Royal Academy may increase the desire and ambition of reaching these honours?—Yes, if properly directed; I was ambitious myself many years ago, when I was a very young man, of becoming an academician, but the desire ceased when I understood how the body was constituted. From that time my chief desire was to show my works advantageously to the public; but from the treatment I received at the academy, I determined on never sending another picture as long as it remains at the present place, and I never shall if it rests there till doomsday.

849. Mr. *Ewart.*] Have you ever exhibited any of your paintings abroad?—Yes.

850. How were you treated there?—In the most handsome manner; I sent my picture of "Nineveh" to Brussels, and I received the large medal; the King of the Belgians sent me the Order of Leopold, and constituted me his historical painter; I was also made an honorary member of the Academy of Fine Arts at Antwerp, and received numerous gratifying testimonials from some of the most distinguished Belgians.

851. Was it well hung there?—Yes; it was hung in what was called "The

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Place of Honour;" the government has been in communication with me, through the ambassador, as to the purchase of the picture.

852. Dr. *Bowring*.] Was it ultimately sold?—No; the budget was too low at the time; the purchase is therefore not yet concluded, although negotiations are still pending.

853. Mr. *Ewart*.] Did you ever exhibit in France?—I sent my picture of the "Deluge" about a year and a half ago to the exhibition at the Louvre, where it had as good a place at first as could be expected, considering that it did not reach Paris till some days after the time for receiving the pictures, so that it had not the same chance as others; the light, however, was not considered strong enough, and it was afterwards placed in a very good situation. The gold medal was sent me in approbation of my picture, and I had the additional honour of receiving from the King a present of a service of beautiful porcelain, from the royal manufactory at Sevres, as a special mark of his approbation of my works. I have received splendid marks of approbation from five of the most distinguished sovereigns in Europe.

854. Do the French artists ever complain of partiality on the part of the Royal Academy?—I cannot say; I never was in France, but am informed that the French artists complain of the coldness with which their advances have been received by our Royal Academy.

855. Suppose a foreign artist to come here, do you think he would be well treated by the Royal Academy?—I am afraid not; I have seen some clever paintings sent from abroad, and not favourably hung.

856. Will you name any?—No, I cannot; but I have the recollection of some good pictures being hung very much out of the way.

857. Are there not some in the present exhibition?—I cannot say; I have been there but once for a short time.

858. You are an engraver as well as a painter?—Yes; I have been obliged to become so, in order that the public might see and judge of my works; since I had no opportunity of showing my paintings to advantage.

859. What was the cause of your beginning to engrave?—From the cause I have stated; finding that after I had been a long time engaged in painting a picture, I had no opportunity of showing it to the same advantage as many others; and as I could not afford to execute works merely to hang against my own walls, I was obliged to resort to some means which would enable the public to see my productions, and give me a chance of being remunerated for my labour.

860. Does the British Institution give any premiums?—Yes; I have received two premiums from the British Institution. The first was the principal premium (100 guineas) of that year, for "Joshua commanding the Sun to stand still." The next premium I received was the principal prize of the year (200 guineas) for "Belshazzar's Feast." I think that artists have a much better chance of selling their works at the British Institution than at the Royal Academy. I shall never forget the kind and generous treatment I received from Mr. H. P. Hope, at the time of purchasing the picture of the "Fall of Babylon," which preceded and indeed led to the painting of "Belshazzar's Feast," as a companion-subject. The "Belshazzar" was likewise sold at the British Institution.

861. Were any of the subjects for which you got a premium at the British Institution previously exhibited at the Royal Academy?—"Joshua" is the only one.

862. That had been exhibited?—Yes; the year before at the Royal Academy, and so ill hung that it is of that picture I have most to complain, for by the public opinion it is evident it was worthy of a better place.

863. Might I ask if you have not pursued the arts in another shape formerly, and more connected with manufactures, than as an historical painter?—Yes; I was compelled to do so from circumstances in the former part of my life, as all artists must have a beginning.

864. Have you ever, in consequence of your previous occupations, been led to consider the question of copyright?—Yes, that is a sad case; I have been almost ruined by the want of protection. I have kept my last two plates back in the hope that a new law for the protection of copyright was forming; but I am compelled to bring them out at all risk, as there seems to be no certainty when the new law may be made. Mr. Turner himself feels the necessity of a copyright; he and I were trying to get something done, but we could not succeed for want of proper co-operation from our brother artists.

865. Dr. *Bowring*.]

865. Dr. *Bowring*.] Do not you suffer from the piracies of other countries?—Yes, the French make slight copies of my works, and undersell me here in England, and over the whole world.

866. But the introduction of copies of works emanating from England is protected by the law, is it not?—No, we are not really protected; if a man is detected selling pirated works, there is no real protection; for example, in a case of my own, upon going to law I proved that a man had sold one copy of each plate, and the jury only gave me damages to the amount of what I proved he had actually sold.

867. Is not the condition of artists precisely the same as that of booksellers?—I do not know; all that I do know is, that there is no protection for engravings or mechanical designs. The laws of copyright and the patent laws are all nonsense; for no man feels himself protected in whatever invention or work he brings out.

868. Are there any cases in which engravings have been pirated here?—Yes, I believe I have had occasion to complain of it here.

869. Mr. *Ewart*.] There is a private view at the academy?—Yes.

870. Is the power of admission to that view confined to academicians?—I believe they have the power to send to whom they please; and they take good care that none but themselves shall receive benefit from the private view. This is one of the evils we have to complain of, for it gives the academicians an unfair advantage over other artists, and instead of a public, the academy becomes a private institution, from its monopolizing all the benefits which would otherwise be diffused among the artists generally. Now, persons would expect that at the private view of a national academy the invitations should not be confined exclusively to the patrons of the fine arts, but should be extended to persons distinguished in science, literature and art, whether in or out of the academy; but literary and scientific persons are rarely invited, and an artist, who is not an academician, is never seen, unless he has obtained a ticket through some private friendship or other.

871. Mr. *Morrison*.] You include the associates, of course, when you say the academicians?—Yes, but they are in an unfortunate situation.

872. Mr. *Hope*.] They have a chance of becoming academicians, I take it?—Yes; I think it is degrading to be situated as they are, for a man who is worthy to be an associate is worthy of being an academician.

873. Mr. *Morrison*.] Is it not a rule to elect members from the associates?—They must first be associates before they become academicians, so that they must be first degraded before they are exalted; and while they are associates they must be most humble to the academicians, or they will never become such themselves; those are facts which I understand from information.

874. Are there any other complaints you would notice?—Nothing further than that I find myself excluded from every place where the influence of the academy and Mr. Seguier extend. For example, I have never yet received a card of admission to the galleries of the Duke of Sutherland or the Marquis of Westminster; I have never been invited to the institution on those evenings when the rooms were lighted up for the reception of the patrons, and persons of high talent in art, science and literature, whilst academicians are admitted as a right. Even on the occasion of a second exhibition of a selection from the works of distinguished living artists, although my "Seventh Plague" was exhibited, I was excluded on the ground that the picture was not in my own possession. I am, besides, never invited to the private views at either the institution or Somerset House, so that I am not only driven away by the ill usage of my works, but am shut out from those other advantages enjoyed by members of the academy.

875. Mr. *Hope*.] Do you think art is better advanced by the existence of any society for the purpose of forwarding it, or by its being left to itself?—To be beneficial it requires very good and open management, but if confined to a few self-elected and irresponsible individuals, it must injure and retard the advance of art generally, and only be of advantage to those who could not stand without such aid. I do not see how it can be of much service to such men as my friends Mr. Howard here, and Mr. Wilkie and Mr. Turner, and of about twenty other very clever men among them, who may safely rest upon their own merits. In speaking against the academy, I wish it to be understood to apply to the system, and not to the individuals, for I am proud to reckon amongst my friends the most distinguished

members of the body, and have to acknowledge on various occasions the kind and generous support they have rendered me.

876. Mr. *Ewart.*] It is against the system you complain?—Yes, entirely.

877. Mr. *Morrison.*] You would think some such body as that necessary?—There ought to be some sort of institution belonging to the country, but it should be open; if otherwise, it would be better to have none. Speaking selfishly, it would be to my advantage to have none, for I should then have my fair chance of patronage; whereas, it runs now only in one direction, and has not approached me for several years; not since Lord de Tabley and Sir George Beaumont died; they were great patrons of art, but since their deaths I do not think I have seen one of the patrons of art in my room.

878. Mr. *Ewart.*] Then you consider that the basis of encouragement to an artist should be free competition?—"Clear stage and no favour," as the saying is.

879. Mr. *Hope.*] You must have some place for candidates?—Yes, but it should not be confined to a few men, and those few always having the same privileges.

880. Mr. *Morrison.*] You would think some such society desirable, but that it should be founded on a more popular basis?—Yes, that is my opinion.

881. Were not the collections of Sir George Beaumont and Lord de Tabley chiefly pictures of the royal academicians?—No; that is where Sir George Beaumont and Lord de Tabley showed their great patronage of the art. They did not confine themselves entirely to royal academicians, but whenever they found an artist whom they thought worthy of notice, he was sure to be applied to by them. Many have become academicians since they were noticed by Sir George and Lord de Tabley.

882. Were not the greater part of Lord de Tabley's pictures painted by royal academicians?—A great many, but I do not think the greater part were. What rendered the patronage of Sir George Beaumont and Lord de Tabley so advantageous was, the opportunity they afforded all artists of meeting the patrons of art at their houses.

883. If that were so, would it not be a proof that they considered the men of talent generally were royal academicians?—If it were so, it would prove that they thought the academicians were generally men of talent, and one-half of them are first-rate men; but how many others are there who are not in the academy?

884. Mr. *Ewart.*] You think it has a bad effect on the public taste to turn away the attention and patronage of the public from the free choice among all paintings generally, to such paintings as are painted by academicians; does the existence of such an institution divert the attention of the public from art generally to the academy?—It diverts the public taste the wrong way. I have, in my evidence on arts and manufactures, given an opinion as to the formation of a national institution for the advancement of art, and its connexion with the British Museum.

885. Mr. *Morrison.*] There must be an exhibition, and therefore there must be a body to select?—Yes, but I do not think that the body who have that power of selecting should be permanent.

886. How would you constitute such a body?—I think they might be elective for a certain length of time. All artists having exhibited two or three years in London might have the privilege of voting for the managers of such exhibition.

887. Mr. *Ewart.*] At all events, if the pictures are to be chosen for a national exhibition, ought they to be chosen by a body nationally appointed, and not by a private society; as, for instance, if the exhibition at Somerset House is considered as a national exhibition, would it not be fair that the persons who are to select the pictures should be of a more general and national description, rather than that of a private society?—Yes, certainly; but as respects the selection of the pictures, it appears to me that it would be advisable to have a gallery sufficiently large to allow of the exhibition of every work forwarded, as all artists would then have a fair chance of being seen. I understand it is so in France; indeed we might take some valuable hints from the general management of art there. The power of selecting those works which are deserving of the principal situations should be intrusted to the hanging committee, which should be composed of artists and gentlemen who have considered art sufficiently to enable them to judge of the appropriate places.

888. Mr. *Brotherton.*]

888. Mr. *Brotherton.*] How do you reconcile that with the opinion you have expressed, that it should be by some election, principally by the artists; that it should be a selection out of the artists; is not that the same as an election by the artists?—No, it is not certainly; a certain number of gentlemen might be candidates, and the artists in general might have the power of voting for those whom they considered competent.

889. Would you give the preference to a selection by the Government from among artists, or an election of the governing body by the artists?—I should think I would give the preference to the artists.

890. Mr. *Morrison.*] Then what qualification should your constituency have; have you thought of that?—I have already suggested that all artists having exhibited for a certain period might have the power of voting.

891—2. Mr. *Hope.*] Would you have a constituency over each branch of the art, one for oil painting, one for sculpture, and another for architecture?—That is very good; I think there should be a proper representative for each branch of the art.

893. You would not have the members of one branch vote for the representatives of another?—Yes, I think they might; although they might not be so capable of entering into the details of the different branches, yet every artist must have some taste or knowledge of art in general; he cannot be in any one branch without gaining some understanding of others from frequently seeing them, as he is never so completely devoted to his own style as to shut his eyes to every other.

894. Would not the result of that be the having a greater number of oil painters in proportion, and that the oil painters exclusively would decide on the exhibition in all other branches?—I think not; but an oil painter would be able to judge even of a piece of sculpture, and say such a one is a greater sculptor than another. It would, however, be necessary to provide for such a contingency.

895. Mr. *Brotherton.*] You would require the number of representatives to bear some proportion to the constituency in each branch?—Yes.

896. For instance, if half the artists were oil painters, and there were only a small number of sculptors, you would not have as many representatives for the small number of sculptors as for the large number of oil painters?—No, I should think not; they ought to bear a proportion but I am not quite clear on the subject.

897. Mr. *Ewart.*] You have been talking of the appointment of a general body to select the pictures for the exhibition; what do you think of the system of not acknowledging the existence of such a body, but in allowing all societies, like the British Institution, and the British Artists in Suffolk-street and the Royal Academy itself to compete freely with one another?—Competition is the fairest way.

898. What do you think if Government were to empower a certain body of persons deputed from the artists, namely, persons of acknowledged taste, to select out of the different exhibitions occasionally, to award premiums for the best works indiscriminately from all exhibitions of artists?—I think it would be good.

899. That would be the principle of allowing all societies to compete freely for prizes under the administration of Government, making Government the distributors of premiums and not the administrators of the laws of any private society?—I think it would be perfectly right.

900. That has been suggested as the alternative of the two?—It appears a very good principle, generally.

901. Mr. *Morrison.*] But are not the societies of the Royal Academy and the British Institution essentially different; the one being composed of patrons, the other of professional men, are they not?—Yes; and it appears to me that the system at the institution is the better; at least I had more fair play from the directors of the institution than from the managers of the academy; indeed I am indebted for the major part of my success to the institution: there has been a change for the last few years, when I believe the latter has been almost entirely governed by Mr. Seguier. The academy seems likewise to have obtained more influence there than formerly.

902. Mr. *Ewart.*] Suppose you admit the principle of free competition among all societies, under whatever form they might like to be administered by artists or other individuals; do you think that they should all be on this principle of non-interference by Government?—The Royal Academy has an advantage over the

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British Artists, in having the patronage of the King and the Court; and if that patronage was taken away or given to both societies, they would stand on equal grounds as they ought.

903. In fact, the privileges and the exclusive system is injurious to the growth of art?—It is most injurious to all gentlemen who prefer relying independently on their own merits.

904. Mr. *Morrison.*] You speak of the patronage of the King; is it confined to the Royal Academy?—Entirely; he is compelled to do so; he is almost limited, and tied hand and foot.

905. Are you aware that His Majesty has ordered some marine paintings from an artist who is not a member of the academy?—I know His Majesty has ordered a marine painting from a recently-elected royal academician, Mr. Stanfield, and deservedly so.

906. Mr. *Ewart.*] You think, generally, the royal patronage goes to the Royal Academy?—Yes; so much so, that I have not heard of any other: I perhaps ought to be ashamed to say so, since I may show great ignorance of what is going on.

907. Mr. *Hope.*] In fact, the great advantage they enjoy is the possession of the rooms, which gives them the appearance of being incorporated by Government?—Yes; and other patronage. They are supposed to be a chartered body; but I understand it is not the case.

908. That which does give them the exclusive character of possession of Government apartments?—Yes; and it does injury to the artist who is not an academician, in this way: the ignorant part of the public imagine that an artist has not arrived at any height in his profession unless he is an academician, and consequently look upon him as beneath their notice. In the country and on the continent I am generally supposed to be in the academy, and my letters are constantly so addressed. I have been sometimes amused on receiving letters from the continent with merely my name, profession and London, which had been taken previously to the academy, and "*Not known here,*" written on the back. I do not think, however, that the academy has so much weight now as it used to have.

909. Mr. *Ewart.*] Has it not some of the emblems of royal patronage?—I think so.

910. Is not this an emblem of royal patronage to some extent, that there is always a military guard at the door?—Yes; that pomp does injury. A soldier is ordered to stand on parade before the academy; the same should be done at the Society of British Artists.

911. You are aware that the Royal Academy have new rooms appropriated to them in the National Gallery?—Yes.

912. Do you consider that a privilege or not?—I do not know yet; I feel that when they have moved into those rooms appropriated by the nation, at the nation's expense, I shall have as much right to send my pictures there as any academician.

913. Then they must alter all their rules if they accept that place, you think?—I think the Government would have the privilege of saying, "You have abused so and so; you must give fair play."

914. Are you aware whether they may be turned out any day by Government; that is, if any person presented a sufficient number of paintings to fill the National Gallery, the Government would have the power of turning them out?—I am not quite aware of that.

915. The question is, whether you thought from having those rooms, being in those rooms belonging to Government, it is an advantage they possess over the other bodies of artists in other parts of the metropolis?—Certainly, if they are to have the same privileges they have had in the Royal Academy.

916. They can make such rules as they please, but is not the simple fact of their going in there preferably to other artists,—is not that itself a privilege and an advantage?—Undoubtedly; and if they are allowed to hold the same advantages, with their present method of treating their own works, the preference will be most iniquitous. I cannot, however, think that such will be the case, for if they will not alter the laws themselves, they ought to be altered for them.

917. Mr. *Morrison.*] Your objection is, that they should have left to them the power of deciding which shall or shall not be exhibited, and leaving the decision to the Royal Academy; that is what you object to?—Yes, for they always see to themselves.

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918. Do not the Royal Academy always cover the walls with pictures; that is, they admit as many as they can?—The first thing they do is, to seek out all the best parts for themselves; and the next best are appropriated to their friends; as many of the remaining pictures as they can find room for are then hung in the empty spaces, according as they may fit into the corners, without any attention to the merits of the works, and it is easy to suppose what ridiculous situations some are placed in.

919. Suppose the academicians were to have the privilege of the exhibition reduced one half: suppose each were restricted to four, would that be an improvement?—It would be an improvement; as the rooms are so small, it would enable them to do more justice, and they could not have the plea of want of room

920. Mr. *Hope.*] Do you not think the mere understanding of this investigation, is likely to lead to considerable benefit?—I think the inquiry must be beneficial.

Mr. *John Burnet*, called in; and Examined.

Mr. *John Burnet.*

921. Mr. *Ewart.*] YOU are a celebrated painter and engraver?—I am an engraver principally.

922. You engraved Mr. Wilkie's pictures?—Yes; I have engraved several.

923. Give us your opinion of the state of the art of engraving as it now exists in this country, as a means of diffusing taste?—It scarcely requires an opinion, as it is so well known. The art of engraving has arrived at so great a height in England, that it is known all over Europe; so much so, that pupils are sent here from the different academies, viz. from France and Holland, and Russia and Prussia, to finish their education. Some years ago it used to be the reverse; we used to send out pupils to finish their education abroad. This is a sufficient proof that the art of engraving in this country, in the eyes of foreigners at least, has arrived at a great height. Indeed our style of engraving is diffused all over the continent; they are now imitating the line manner of engraving practised in this country.

924. Is the same degree of honour paid to the art of engraving in this country as abroad?—Certainly not; no attention or respect is paid to engraving in this country. The public consider engravers only as a set of ingenious mechanics, which is not the fact. The art of engraving, the department I talk of, is more a translation of a picture than a copying; it is a process of difficult management. What the general body of engravers find fault with is, that the honours attached to it are only half conferred; that is, the Royal Academy allow all engravers to be elected associates, but it is impossible they can ever go a step higher; consequently, if I was to put down my name, I might be elected an associate engraver of the Royal Academy, perhaps, but I would then be more degraded than now, for I should rank inferior to a royal academician. Consequently (perhaps with one or two exceptions) no engravers of eminence will insert their names. The great founders of the art, Strange, Woollet and Sharpe, never put their names down. Inferior artists have put their names down, and so it has produced an injurious effect; it has given a value to inferior art to pass current through the country, as the public generally are not aware what is good or what is bad. We would rather, generally speaking, have the Royal Academy to erase the privilege of six associate engravers being tacked to their body. If they would let us alone, it would do as well as elect one or two engravers royal academicians, which is talked of. I am not aware of the general feeling, exactly, but this is what we complain of; for instance, Sharpe and Raimbach, instead of putting "Royal Academy Engraver" to their works, they put "Member of the Imperial Academy of Vienna," or St. Petersburg, as they are full members of these academies. So in France, engravers are full members of the National Institute; but here they do not rank of the same standing as on the continent.

925. What is the difference of the position of an engraver in the Royal Academy of Fine Arts in France and here?—He is a full member there; he is allowed to give a vote on the character of art in the country. If we thought it an honour, we should strive to get it. The Royal Academy know it is no honour, and yet they will not alter any law by which we might endeavour to become members, considering it an honour.

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926. Mr. *Morrison.*] Is the number of the associate engravers generally complete?—Generally; but to do so they have been obliged to elect engravers of an inferior walk; that is to say, in the most difficult department of the art, and that which is the highest appreciated, viz. the line historical engraving, they have not so many. I am not quite sure, I have not looked over the names, but I think there is no eminent line engraver of the present day, if I except Mr. Bromley, who is an excellent artist.

927. Do you think we are superior in the art of engraving to other nations on the continent?—Yes.

928. Are we not equally so in landscape painting?—Certainly, I think so; we stand decidedly high, and also in portrait painting.

929. Are we deficient in historical painting?—I do not know that we are.

930. Do we not labour under great disadvantages from the want of exhibiting our pictures in churches and large public buildings?—No doubt that is the true encouragement to give; it is of no use buying old pictures as specimens for our instruction, if when we have arrived at a complete knowledge, it turns out there is no demand for our talent; you have taught us a profession for our own ruin.

931. Would that not be sufficient to account for our inferiority?—I do not think we are inferior. If called out, I consider there is more talent in Great Britain connected with the Fine Arts than in any place in the world.

932. Mr. *Hope.*] If we should be inferior, do you agree with the opinion of the last witness, it is in the branch of art professed to be taught in the Royal Academy; supposing we should be inferior, does it appear that it would be in the branch that professes to be particularly taught by the Royal Academy?—I do not know that we are inferior.

933. If we were, would it not be in the branch the academy professes to teach?—Very likely; but the academy, I venture to say, in historical painting, that is, the historical painters of this country, are better than those of France and Germany; and I have seen exhibitions in both countries certainly as far as correct drawing goes, on severity of outline, which are perhaps superior to us; but in the general arrangement, in the knowledge of light and shade and in the distribution of colour, they are very inferior.

934. Those particular branches of drawing it is the particular object of the Royal Academy to teach?—Yes.

935. And the other branches in which you apprehend we are superior, are not taught or are not capable of being taught by the academy?—They are perfectly capable; the Royal Academy have not the means, they have not the room; for example, I saw at Munich a young man constructing a design in historical composition in the great room of the academy; there were perhaps seven or eight lay figures set up in groups with draperies, and arranged in his own manner; now there is no opportunity of doing that here, consequently it is carrying the art of design much further.

936. If there is no opportunity, does it not prove some deficiency in the construction of the academy?—It is a mere matter of opinion, as I have often said in respect to young men going to Rome, where the academy, at their own expense, send young men, that he seldom comes back a much better painter than when he went out; though he sees the finest models at Rome, and the finest pictures; in fact he does not answer the expectations formed of him.

937. How many young men does the Royal Academy send out?—I am not aware; generally one in three years.

938. The word generally might be spread over a great space of time, might it not?—I thought they always had one out there. I know France and other nations have pupils always at Rome; I thought it was the same here.

939. Mr. *Ewart.*] Could you tell us what would be the best means of advancing the art of engraving, or protecting what has been accomplished?—What I thought the best means is what I have observed in several academies abroad, and in several palaces; that is, to have a public room set apart for the exhibition of works of engraving, what are considered fine specimens of the art. Now, if a room in the National Gallery was appropriated to the exhibition of fine engravings of the English school, it would be of advantage to the student, and also give the public a better knowledge of fine engravings. The time will come when the art of engraving will be deteriorated unless some such means are taken. So much cheap art has got afloat, that it is almost impossible to stop it.

940. Dr. *Bowring.*] Do you not think that that art has made more progress than

than any other almost?—No; I do not think we are superior to Sharpe, or Woollet or Strange; we have got a different mode at present; we try to carry it further, and perhaps introduce finer work; but those are the great founders of the art of English engraving.

941. Do you think there was ever a period in which there was such a diffusion of beautiful engravings?—Perhaps not; there is a greater quantity now from the introduction of engraving on steel, though I do not know that a greater number of impressions is taken from large works. In the year 1775, for example, they used to sell as many impressions of a fine print as now of some of Woollet's and some of Strange's; there were sold as many as 1,300, which was considered a very great number.

942. That would nearly exhaust a copperplate?—It ought, but we sometimes make it go much further than that. We do not complain of the want of encouragement.

943. Do you think, on the whole, the art of engraving in France is as much advanced as in this country?—No, I do not think it is; there is a certain art of engraving that is polished cutting and regular work; but we do not consider the art there has advanced, nor do they think so themselves, as they try to imitate the English artists.

944. Mr. *Brotherton.*] Is there a sufficient supply of students in the art of engraving?—Too many. As the art advances, and so many prints are sold, every one wishes to send his son to learn engraving.

945. Do you find them tolerably well stocked with an elementary education adapted to the art?—I think not; I do not think they are aware of what an engraver requires; in the first place, they are very deficient in drawing; next, they are very deficient in taste; two things very necessary.

946. Does there exist any institution at present which might give that elementary instruction fitted to form a student for the further pursuance of the art of engraving?—Any academy would fit them as far as drawing went. I was myself brought up at the Trustees' Academy in Edinburgh, where I got a knowledge of drawing and light and shade, and also colouring.

947. Even supposing in the capital some facilities for that early instruction existed, is there not a great want of such facilities, generally speaking, in the towns of the three kingdoms?—Certainly, very little; I would form one in every town, the same as in Edinburgh.

948. Has any plan occurred to you, by which provision might be made for the early instruction of students intended for artists?—They cannot begin too soon to teach them to draw; very few people can draw; that is, very few people can see exactly what is before them, viz. the exact shape and colour, and appearance, so as to transmit it to paper.

949. Do you not think that if the elements of drawing were taught in the Lancastrian or primary schools, that that in itself would be creating a supply of more accomplished students?—No doubt there would be a sufficient number of artists for all Europe if every one learnt to draw, after learning to write and read; I have seen very young children draw exceedingly correct.

950. Has not your experience shown you that in a great number of cases, young men desire to devote themselves to a particular study, without having any particular aptitude for it; for instance, the art of engraving?—Yes, but it is not possible they can know better; it requires a long study; I myself served seven years' apprenticeship, and though I have practised it thirty years, I do not consider myself perfect in handling my instruments. I was speaking rather of drawing, which I think might be very easily taught.

951. Fewer mistakes would be made in the choice of a profession, if attention were more early directed than it is to the elementary studies of the art?—Yes.

952. Mr. *Ewart.*] The great fault of English artists, others as well as engravers, is the want of correctness of drawing, is it not?—It is the greatest fault; but English engravers generally, the best engravers, are not deficient; they are obliged to come very close; we have to reduce a picture to a very small compass, therefore every error is magnified.

953. The fault of those coming to learn engraving is the want of correctness in drawing?—It is certainly.

954. In other countries, whatever the relative merits of Englishmen generally are as compared with others, correctness of drawing is made more an object than in this?—Yes

Mr. *John Burnet.*
24 June 1836.

955. Would not a knowledge of anatomy and botany, even mechanics, be likely to contribute to the advance of a student who devoted himself to engraving?—I do not know in what way; anatomy of course, and botany, but we learn anatomy, &c. under the head of drawing. All I wish is, that something should be done for the advantage of art.

956. Have you suggested what you think sufficient?—I do not know if we can have rooms for any exhibition of engraving.

957. Mr. *Brotherton.*] Have you felt any injury done you by a piracy of your works?—No, they are generally too large to copy the same size, they are copied small; I have always resisted prosecutions, and I have advised my publishers to do so; they serve as a sort of advertisement. What I would suggest as an advantage to engraving is this; in the British Museum there are a great many fine prints; now, engravers are not generally admitted there without circuitous applications, and they are not aware of it, consequently it is of no use to them; it is of more use to engravers these fine prints are, than to any other class of people; you have the opportunity of comparing your own works with those who have gone before you, and you are able to draw some inference from them.

Martis, 28° die Junii, 1836.

MEMBERS PRESENT.

Mr. Ewart.	Mr. Pusey.
Dr. Bowring.	Mr. Hope.
Mr. Brotherton.	

MR. WILLIAM EWART, IN THE CHAIR.

George Clint, Esquire, called in; and Examined.

George Clint, Esq.
28 June 1836.

958. Mr. *Ewart.*] YOU are a painter, and formerly were an associate of the Royal Academy?—Yes.

959. Are you an associate now?—No; I felt myself compelled to resign, as after having waited a reasonable time, I felt myself in a degraded situation, and I never could depend on having a picture hung in a decent place, about which I was deeply interested.

960. Dr. *Bowring.*] Did you make many trials for that purpose?—I did, in two instances I can remember; one was a picture about which I was deeply interested; about six years ago, I think it was, and it was only 30 inches by 25 inches in dimensions, and I went to one of the hanging committee, an academician, who had not an interest, he was not a portrait painter, and I discussed the question with him as to what the rights of an associate were; he hesitated a good deal. I argued that they must have some rights however limited; it ended in his saying he would put the picture in a reasonable place. When I went to the exhibition I found it put up high, whilst one of the hanging committee, who was a portrait painter, had put up eight of his own pictures in the best place.

961. Mr. *Ewart.*] What is the general condition of the associates of the Royal Academy?—After waiting a reasonable time, they may be considered as in a state of degradation, their claim to having their pictures put up being secondary to those of the academicians. I was 14 years myself on the associates' list. Some are elected after being two years; there are cases where they are only one year.

962. Dr. *Bowring.*] Is not the general understanding that the period of being an associate is a period of probation?—I have no doubt the academy may think so, but it is very evident to me that, if they are neglected, instead of being honoured they become degraded, because the requisites for admission into the Royal Academy are talent and good moral character. If they are kept many years, as I have been, it is a fair inference that the candidate is deficient either in one or the other.

963. You would have graduations follow one another as they do at the University?—They should follow one another, but I believe the Universities are not parallel cases.

964. Mr. *Ewart.*] Examination is the test there?—I believe so, and that they are perfectly pure in their decisions.

965. You waited a considerable time during the period, in the expectation of being elected an academician?—Yes.

966. What degree of support did you receive at the last election of academicians?—The votes there are secret, but it reached me that I had seven, all highly distinguished men, and perfectly independent, that is, having no direct professional interest opposed to my own. The candidate who was next to myself had eight. It may seem a small number, but at the meetings the academicians are generally divided for different persons, and that makes the number often appear small.

967. You think you were hardly treated at the election?—Very hardly treated, so much so, that there was no alternative, and I felt it absolutely necessary to resign.

968. Dr. *Bowring.*] Can you inform the Committee whether, independently of the non-advancement, and the non-hanging of the pictures in fit places, you have any grievance to complain of as an associate?—I have, but I durst not complain. I consider the associate in a state of vassalage, and were he to complain he would become a marked man.

969. Mr. *Ewart.*] One grievance is the state of vassalage he is in?—Yes.

970. Dr. *Bowring.*] Do the associates ever meet as a body?—No.

971. Have they, as a body, ever made any representations to the academicians?—Not that I know of; I did, myself, in one instance make a complaint, it was about the situation myself and several other old men were placed in at the dinner.

972. You cannot state generally that complaints have been made?—I think the contrary; I do not know of any complaint having been made, but I do not say complaints have not been made.

973. Mr. *Brotherton.*] Do you know whether the associates are elected by a majority of the votes, or by the greatest number of votes given to each candidate; for instance, supposing there were four candidates, and one had twelve votes and another nine, and another ten and another seven, the greatest number might not be a majority of the whole of the votes, although he might have the greatest number of votes with him?—I cannot answer your question without stating the nature of the elections. It is a double election from the whole list of associates, who are the only candidates for the honour of royal academicians. I believe that every academician is furnished with a printed paper; he makes each academician make a mark, a scratch against one of the names, and the two names having the greatest number of scratches go to what are called a ballot, and one of the two is elected.

974. Dr. *Bowring.*] Is the mode of the election of an associate precisely the same as that of a royal academician?—No, because the number of candidates for associates are generally numerous; I believe there are a greater number; I do not know what are the number; I suppose they must be very great. I believe then there is a scratch against the names, and they go to the ballot in the same way.

975. Do you mean that every academician has only one vote?—Only one vote upon one election.

976. That is he cannot vote for two, to be in the list of secondary candidates?—No, he has only one vote at one election; there may be two or three elections, and he would have a vote for each.

977. Mr. *Brotherton.*] In the election you allude to you had seven votes and the other candidate had eight?—The one next to me, that is from the best I know of it; I am told so; there is no means of getting it officially; it is generally known.

978. You were the only two ballotted for?—No, there were three; if I had had eight, it would have become a question who should be presented with the president, which of the two having eight should have gone to the ballot.

979. You did not go to the ballot at all?—No.

980. Dr. *Bowring.*] This was in the 12th year of your associateship?—In the 14th year.

981. Do many refrain from voting?—No, they were divided.

982. Mr. *Brotherton.*] You had seven marks opposite your name?—Seven.

983. Mr. *Ewart.*] Which are the persons to go to the ballot; those who have the highest marks?—Yes, the two highest.

984. There was one above the eight?—Yes.

George Clint, Esq.

28 June 1836.

985. Mr. *Pusey*.] Who were the gentlemen on whom the election fell on that occasion?—Mr. Gibson and Mr. Cockerell.

986. Mr. Gibson the sculptor, and Mr. Cockerell the architect?—Yes.

987. What is your opinion of the fitness of the Royal Academy to administer the honours of the art in the present state of the fine arts?—I think it very improper indeed, and for these reasons: in the first place I have no doubt that there is a great deal of partiality in the elections; in the next, they are under no responsibility, no check, no control; and again, the number of artists of high talent are so numerous, that I consider it a great injustice to them that a small number of persons should have such a high honour attached to them.

988. Mr. *Brotherton*.] What remedy would you propose?—Enlarging the numbers, and doing away with the associates altogether.

989. Dr. *Bowring*.] Would you give them a self-elective power?—I wish that could be done away with, but I fear it cannot. What I should most earnestly recommend is, to do away with the associates altogether, and to enlarge the numbers of the academy, by making the present list of associates academicians, and in future having no associates; for those two classes have a most powerful tendency to demoralize each other.

990. Mr. *Brotherton*.] In what respect?—One class become sycophants, the other despots; that is what I have found in my own experience.

991. Dr. *Bowring*.] Would not the evil continue if self-election were preserved?—Yes, it would, and I do not think there is any scheme for distributing honours granted by the kings of this country, that can ever be justly carried into effect, unless there is an appeal somewhere. You will be told, perhaps, there is an appeal to the King, and it is so; but it has never been resorted to. I have only heard of one instance, in my own memory, where any of the kings interfered in the decision of the academy, and that was in the election of a keeper.

992. Is that an appeal to the King in person, or in council?—In person; that was one of the great mistakes made at the beginning, the making it a private institution, which it is, while it appears to the public as a national or public one.

993. Mr. *Ewart*.] It is neither one thing nor another, is it?—Neither; it is strictly a private institution.

994. With the outward and visible signs of a public one?—Yes.

995. Dr. *Bowring*.] By what court of appeal would you correct the errors growing out of a system of self-election?—If it could be made practicable, if the King would consider it a duty to interfere and examine, before he gives his sign manual, the persons aggrieved could find an open, straight-forward appeal to him, that is all that is required.

996. But in the constitutional form of our Government, would it not be quite impossible the King could be made accessible to a private grievance of that sort?—I hope His Majesty is not inaccessible; I intend to petition His Majesty.

997. You would not finally appeal to his judgment on art; for though the King can do no wrong, he may do wrong on a question of art?—We cannot get over that. He might refer it in some way, and the general opinion is, it is referred to the academy; of course they confirm their own judgment. It wants a powerful appeal.

998. Have you ever thought of the means of creating, among the artists, a constituent body?—Yes, I have; but I do not know how it could be constituted.

999. Mr. *Ewart*.] Have you ever thought of leaving it open to competition, and giving no preference to any particular bodies?—That is the best thing that could be done. The Royal Academy did a great deal; it nursed and brought the arts into repute, at the time it was founded. But I believe now, looking at the talent in the country, compared with what it was at that time, it would be easy to make half-a-dozen academies out of the number of artists that are in practice.

1000. Dr. *Bowring*.] Reverting to the question of a means of appeal, might not a convenient appeal be made to the Minister for the Home Department, who would of course surround himself with competent judges in such a case?—Yes, I think that would be better than to the King, who is of course not so easy of access as a public officer; but I am confident an institution of this kind never can go on without an appeal somewhere. If the numbers were 60 instead of 40, I should not feel it a safe thing.

1001. Mr. *Ewart*.]

1001. Mr. *Ewart.*] Are there not many eminent artists in the academy?—Yes, a few.

1002. Have they not been chosen rather more by the academy in its character of a private institution competing with others, than because it is a Royal Academy; are they not chosen that the academy may keep up its pre-eminence among the artists?—A fashionable artist and a good one they are sure to take. The hardship does not press on them, it is on the general mass of the professors.

1003. In taking them, do they choose good artists, that they may keep up their pre-eminence over other societies rather than from feeling it a duty devolved on them as a Royal Academy, so that being a Royal Academy that makes them admit good artists?—Yes, because it aids them as a private society.

1004. That may be a good reason for the artists coming to them, but is it not their own interest as a private society?—Yes.

1005. They choose those good artists in their quality of a private society competing with others, desirous of surpassing them, not simply because they are established with some superior control as a Royal Academy?—Exactly so; they have had no competition till within the last 20 or 30 years.

1006. Dr. *Bowring.*] Is it your opinion that private jealousies of academies may be stronger in action at elections, than the interest they have in preserving the high character of the institution?—Yes.

1007. Mr. *Pusey.*] Can you mention any instance of any distinguished artists who have failed in securing admissions at the Royal Academy?—Yes, I could, but not without I had more time; I do not know that I could answer it just now, but I can remember Mr. Devis, Mr. Harlowe, Mr. Haydon and Mr. Martin, and Belines and Carew, men of very distinguished abilities.

1008. At what period did they fail?—I believe Devis may have been dead 15 years, I cannot speak accurately, and Harlowe 10 years perhaps.

1009. Have you ever heard of any person besides yourself who has abandoned the Royal Academy, from being displeased with its proceedings?—I believe, since I have resigned, I heard there was a great many years ago a resignation, but I do not know from what cause; the artist's name was Garvey; I do not know what his motive was.

1010. Mr. *Ewart.*] Barry was turned out of the academy?—Yes.

1011. What has been in your opinion the general policy of the Royal Academy in regard to the election of its members?—Narrowing and circumscribing the advantages of it, and getting men who would be inefficient, who would take up little or no room on the walls, particularly those who would not clash with the portrait painters in possession. They have elected several men who were not eligible according to their own laws. The law states that the candidates shall be residents of Great Britain; I can give an account of that which goes to show what I have stated, which shows that one of the greatest god-sends they can have is a man who is ineffective, and this goes to show their motive in closing the thing up. The facts I am about to state are furnished from their own catalogue. The first is that of Elias Martin. I should tell you first that no man can be elected an associate till he is 24 years of age; he may be 30 or any age above that; but it appears Elias Martin exhibited in the year 1769, at the first exhibition of the Royal Academy; he was elected an associate in the year 1771; he exhibited for the last time in 1790, and I believe disappeared in some way or other; he was not heard of. They continued his name as an associate in the list of the Royal Academy till the year 1832, and then I believe that sheer shame induced them to take it off.

1012. Mr. *Ewart.*] Was his death known?—No; but he must have been nearly a century old: he must have been 24 years of age in 1771.

1013. How do you bring that to bear on the question?—His name remained many years after he was dead, in all probability, and a living artist was kept out; and I think it one of the strongest points; I think it a most enormous grievance; I think this important, as showing the determination of the academy to keep it exclusive. There is another case; they suffer men to retire wholly from the profession and still retain their rank, and those cases diminish the number, and considering the small number of 40, and the possession of the Royal Academy, five or six make a very strong diminution of the number. There was a person, named Theophilus Clark, who retired a young man; they kept his name on to the end of his

his life. I apply this to show the bad government of the academy: then they have elected a Mr. Richard Cook; in 1817, I find by the catalogue, he was elected an associate: he sent one picture after that; that was in 1819, I believe; he was made a royal academician in 1822: he has never exhibited a picture since; he is a young man in the full vigour of life; and though he does not exhibit, he still finds it convenient to go to the meetings of the academy, the private meetings (as the catalogues will show), and take on him offices, and receive the emoluments that are paying for them.

1014. Dr. *Bowring.*] Has he violated any of the statutes enabling the academicians to expel him?—No; but they ought to have done it; this is another instance of bad government.

1015. Is he an officer of the establishment?—He serves the offices in rotation, which offices are paid for.

1016. Mr. *Ewart.*] Is there anything which obliges the person who fills such an office to paint?—No; that is the grievance; it is keeping a nonentity in the academy, and keeps out an effective person.

1017. Does he fill those offices as a painter, or as an officer?—As a painter; as an academician rather: the offices are taken in rotation, as I am informed. There is another case, where they have violated their own positive laws, in the election of Mr. Allston in the year 1819, after he had quitted the country, and I believe had no intention to come back: his name is on the list now; he was elected in 1819.

1018. Is Mr. Gibson out of the country?—I am told he has been out of the country about eighteen years and a half, and is not at all likely to return.

1019. Dr. *Bowring.*] Have you any reason to know or believe that the royal academicians are acquainted with the intention of this gentleman to continue away?—They know it perfectly well; I have not a doubt as to Mr. Gibson; they could not be ignorant of it; they knew very well, or ought to have known how long he has been out of the country.

1020. Does not Mr. Gibson stillexhibit?—He has exhibited in the course of the time; but if he does he must send his works from Rome. No; but that is not the point; his election was contrary to the law. It says, they shall be residents of Great Britain; that is the point I complain of.

1021. Mr. *Brotherton.*] Are all academicians elected from the associates?—Yes.

1022. How many associates have been elected academicians during the time you were an associate?—I have not ascertained the number; I should say probably 15 or 20.

1023. Had they been associates as long as you?—No, some of them only two years; there was one instance, I believe (I will not speak very accurately), but I think Mr. Eastlake's election took place when he had been two years on the list. He was ineligible, for he was residing at Rome; and I understand the academy pledged themselves to bring him back, and he did return.

924. Mr. *Ewart.*] If there is a good English artist residing at Rome, and coming back, is it not desirable to elect him, notwithstanding his temporary absence?—Why, if the motive was good, but that I do not believe.

1025. Dr. *Bowring.*] As far as the public is concerned, the obvious duty of the academicians is to promote the exhibition of the best pictures, is it not?—Yes.

1026. Therefore if an artist, though he should be abroad, should send such pictures as do credit to him, there is no duty neglected on their part to the public?—It may be bad law, but it is a law; I complain of the breach of the law, and to my own injury.

1027. Mr. *Pusey.*] You state, if the motive be good, you have no objection to the election of a distinguished artist, who at the moment is resident abroad. Have you any grounds on which you can allege before this Committee that any improper motive existed in the election of Mr. Eastlake?—No, he is a very good artist, and a highly respectable man; I have not the least objection to him personally; I complain of a breach of the laws by which I have in part suffered.

1028. Dr. *Bowring.*] Has there been an instance of an associate being longer on the associate list than you, and then being removed?—Yes, there was one case; I believe Mr. Bigg had been many years on the list, but he is the only one I can remember to have been made an academician after being a long time on the list.

1029. Mr. *Ewart.*] Are there any direct emoluments arising from the rank of a royal academician?—Yes.

1030. What are they?—In the first place, there are the professorships; and, in the

the next place, there is the payment for attending meetings; whether they are general meetings or meetings of the council, they are all paid for.

1031. Are there any others besides these?—They have a pension fund.

1032. Are any emoluments derived from the associateship?—None but their claim to a pension; they have nothing to do with the government of the academy at all.

1033. Dr. *Bowring*.] What is the pension allowance to an associate?—Seventy-five pounds per annum, and an academician has 100*l*.; but it depends on his being in want of it.

1034. Are any pensions allowed to widows and orphans?—Yes.

1035. To what amount?—There is none to orphans; I believe the widow of an associate has 50*l*. a year, and the widow of an academician, 75*l*.

1036. Mr. *Ewart*.] You have mentioned elections that have taken place contrary to the laws of the academy, and you have also mentioned the chief causes of complaint against the Royal Academy?—I do not know that; the cause of all this mischief is a contention for the walls. To go to the first principle, that is the source of all the mischief, and its being a private society, every man in possession considers the walls a freehold estate; they are his own property, and they are quite right, they are so; they are the private property of the royal academicians.

1037. That is the chief cause?—That is the principal cause.

1038. What is your opinion as to the fitness of the Royal Academy to be a school of architecture?—I can hardly find terms to express my opinion; however, I will say, I think it is the greatest hardship that can be conceived against that profession. There are four generally, now they have made five; but generally there are four architects royal academicians, and their names are put forth to the public in the catalogues, and the public understand they are the best artists. Now, since they must be elected by painters, who cannot technically know what their talents are, it is not properly known whether they are the best architects or not. I do not think they are; but I perceive that they get all the business, and I think in consequence of having the R. A. attached to their names.

1039. Dr. *Bowring*.] How many architects are royal academicians?—Five now; for the first time for a long period.

1040. Is Mr. Barry a royal academician?—No, nor an associate.

1041. Mr. *Pusey*.] Who are the five architects who at present are royal academicians?—Most of them are knighted, Sir John Soane, Sir Robert Smirke, Mr. Wilkins, Sir Jeffrey Wyatville, and Mr. Cockerell.

1042. Mr. *Pusey*.] Does not the circumstance that three have been knighted imply, that his Majesty's Government, at different times, have ratified the decision of the Royal Academy in the selection of these gentlemen?—They are always rich; I cannot speak to their talents at all, I only know that that profession is in my opinion excessively unjustly used. I am told that there are 300 architects in the country.

1043. Mr. *Ewart*.] Have not the architects been reduced to the necessity of establishing an institution of their own?—Yes; and I blame them for what they suffered; they should have taken it up themselves and represented it to the King.

1044. Do you think the science of architects will flourish more under free institutions erected by the artists themselves, than under the old academical system?—I have not a doubt of it.

1045. Dr. *Bowring*.] You have stated Mr. Barry is not a royal academician; is he eligible for one?—Yes.

1046. Is he not a member of another society?—I do not know.

1047. Is he not a member of the Society of Architects?—I suppose he is; that is a society of a few weeks' establishment.

1048. Would not that exclude him, according to the rules of the Royal Academy?—They have a law to that effect; I believe it is most applicable to painters.

1049. Would not a member of the Society of Architects be ineligible to the Royal Academy, under the fourth rule, which says, "They shall all of them be men of fair moral character, of high reputation in their several professions, resident in Great Britain, and not members of any other society of artists established in London"?—I cannot speak to that.

Benjamin Robert Haydon, Esquire, called in; and Examined.

B. R. Haydon, Esq.

28 June 1836.

1050. Mr. *Ewart.*] Mr. Haydon, you are well known as a celebrated painter; have you devoted much of your attention to the general system of academies?—I have.

1051. Do you think from the observations you have extended to the subject, that the arts have been benefited or injured by the foundation of academies?—They have tended more to elevate mediocrity than to advance genius; that is the tendency of all academies. I think they have rather obstructed genius wherever they have met it, in consequence of power being placed in the hands of the most inefficient men in all the academies of Europe. I certainly think so from reading, and from observing the state of the arts since the foundation of academies. The academies all over Europe, as Professor Waahen says, have generated an artificial style of art, which has been called *academic*, distinct from what is natural. He said that if you compared all the drawings of the greatest number of academical pupils in Europe together, it would be found they bear a very strong resemblance to each other. It is mannerism or style by receipt, in fact. There were early associations of artists in Italy, as early as 1350. In Venice, St. Luke's Academy was a mere association of artists. At Rome St. Luke's Academy was established early by Muziano of the school of Titian, still that was a voluntary association, without any particular royal appellation; and about Louis the Fourteenth's time began those titles, in which members were dignified with royal appellations, and since that period, on the whole, the art has decayed certainly.

1052. Were there any academies in ancient Greece?—I think not; the arts were all taught in schools. Pamphilus was a celebrated painter; he taught Apelles at a talent for 10 years; * he considered no man had sufficient skill till that time, and the consequence was that variety of style in art; for when men of genius issue from schools, though every individual painter may have 50 pupils, still if there are 50 different painters, every one of them will carry a variety into the art. There is no doubt of it at all; all the great men of Italy proceeded from schools not from academies; these places were all founded after the great men had appeared.

* Neminem docuit minoris talento. *Pliny*, xxxv.

1053. Have the artists themselves, since the establishment of academies, been inferior or greater than those who flourished before?—Inferior. Giotto, Massaccio, Lionardo de Vinci, Bartolomeo, Michael Angelo, Raphael, Giorgione, Titian, Corregio, were all produced from schools, and *before* academies. And there have been no men equal to these great men since in any way, that must be acknowledged. The inference must be obvious. I consider academies all over Europe were signals of distress thrown out to stop the decay of art, but which have failed most egregiously, and rather hastened it.

1054. They were instituted for the purpose of elevating art?—Yes; for kings thought all over Europe, by dignifying members with titles, they would produce genius; it has not succeeded; the result of that is proved.

1055. Does this result, in your opinion, apply equally to England?—Decidedly. When the Royal Academy was founded, we had great men; we have never had such men since. Previous to the Royal Academy, there were Wren, the architect, Hogarth, the satiric painter, Reynolds, Barry, Wilson, Gainsborough, Banks, Gibbons, Roubilliac, &c.† and certainly there have been no such men since; though it has been the fashion of the academy to run down Barry, because he could not colour, and was deficient in light and shade, Dr. Johnson says, "There is a grasp of mind in his works, that no other English work possesses." The Adelphi pictures are a set of pictures to illustrate a principle, like the great works of Greece and Italy; they are the finest things done in England by an English artist (though Fuseli's Milton Gallery is more poetical); Barry's work is at the Society of Arts. Dr. Johnson was right, though of art, technically, he knew nothing.

† Flaxman, though a student, was refused the gold medal.

1056. What was the origin of the Royal Academy?—It originated in the very basest intrigue: there was a chartered body of artists, out of which 24 directors were annually elected by the constituency; then these directors, having got the sweets of power once, naturally, as all men do, wished to keep it, and they wanted to be elected again; but the feelings of the constituency, who knew right from wrong, refused to consent to it, and 16 of these directors were voted out; these men had the ear of Dalton, the King's librarian, and they persuaded Dalton to pursuade George the Third, to found a Royal Academy, which George the Third consented to do, and

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and thus the other eight directors that were left seceded and joined the 16, giving themselves a majority of four, because they limited the number to 40 in the new academy. All the exclusive laws were thus carried, which the artists complain of, and have been the cause of the whole of the bad passions, intrigue, injustice, cabal, heat and turmoil in English art ever since.

1057. The academy has no act or charter like other public bodies?—No; they only exist by the royal pleasure; they cunningly refused George the Fourth's offer of a charter, fearing it would make them responsible; they are a private society, which they always put forward when you wish to examine them, and they always proclaim themselves a public society when they want to benefit by any public vote.

1058. Do you approve of the Royal Academy as a school of instruction?—I do in a great measure, but not altogether. I approve of there being one keeper in the antique, and the young men being instructed by one man in that school, but I totally disapprove of the system in the life academy, which succeeds it where there is a succession of visitors among the academicians; the whole 40 take it in turns to instruct the young men; the consequence is, that an academician who is an historical painter, instructs them this month, then comes a landscape painter to instruct them the next month, and if it is the historical painter, he tells them to draw correctly, and not to mind colour or effect, but the outline; he goes, and then comes the landscape painter, and he tells them to think of colour and effect only, not to attend to outline. I appeal to the Committee if that is a reasonable mode of instruction, after coming from the upper schools of the antique; I should say not. An extraordinary illustration of that I can give you: a very celebrated landscape painter at the academy brought down a large quantity of plants in pots, orange and great lemon trees, and put them all round a naked figure on which he wanted to set off the flesh of the model and make an Eve of it; the absurdity was so great the young men were more inclined to laugh than any thing else. On this principle I say there should be two keepers, one for the life and one for the antique, or an assistant to the keeper for the life, and the instruction would go on more soundly, or both schools should be under one instructor.

1059. What is the process of admission?—First of all you have a letter to the keeper of the antique, to show that you are a competent drawer.

1060. Who gives him the letter?—Any gentleman who knows him and his morals can give him the letter.

1061. Dr. *Bowring*.] Is that letter a testimony to his artistical talent or his character?—Only to his moral character; he makes a drawing to prove that the one he has brought is his own; that is very sensible; he draws and it is compared with his first drawing, and if approved, he is admitted as a student by a specific council, and afterwards he goes into the life academy.

1062. Mr. *Ewart*.] What is the process of instruction?—The keeper comes in every night or in the course of the day, and corrects the drawings of the young men. We had Fuseli, he was a very eminent keeper though he might not be in a style of art so pure, yet he had the habit of elevating ambition and exciting the ideas of young men in a high degree.

1063. What do you disapprove of principally in the Royal Academy?—Its exclusiveness, its total injustice. The body is benefited by some of the works of the most eminent men in the world, and they deny them the right of preparing pictures for the public, on which their existence depends, after they are hung up. Mr. Martin gave an extraordinary instance of their hanging a picture of his; some of the academicians dropped a quantity of varnish, and ruined the picture, and he was unable to get admission to mount up and get it off, and he suffered a whole season by this unreasonable oppression. May and June are the very existence of an artist who is working for bread, and who depends on the effect his works have in these months, for the existence of a whole year afterwards. It was infamous to injure an eminent man's work, and deny him a just remedy. In fact, the academy is a House of Lords without King or Commons for appeal. The artists are at the mercy of a despotism whose unlimited power tends to destroy all feeling for right or justice; forty men do as they please, it is the fact; the people have an appeal constitutionally, but the artists have no appeal, the academy is a House of Lords without appeal. It is an anomaly in the history of any constitutional people the constitution of this academy; I cannot conceive how it could have been framed, upon investigating it. It is extraordinary how men, brought up as Englishmen, could set up such a system of government. The holy

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inquisition was controlled by the Pope, but these men are an inquisition without a pope.

1064. Do you think that it is a system which involves undue patronage on the part of some, and induces self-abasement and dependence on the part of others?—Certainly, I think the moral character of English artists is dreadfully affected; not so much as twenty years ago; twenty years ago they were in such a state of abject degradation, that the mention of an objection against the Royal Academy would have ruined immediately any artist, as it ruined me. For though the artists all agreed with me in my assault, they were so frightened, they set upon me to prove they had no connexion. Wilkie was so frightened he refused to be seen with me in the streets. They were the most abject slaves in Europe at that time.

1065. Has that affected the arts themselves as well as the moral character of the men?—I think it must have done so.

1066. Have you suffered in your reputation and emoluments by the injustice of the academy?—I was ruined entirely by their injustice. There is a great mistake abroad; I should like to have the power of saying that it is a supposition that I began by attacking the Royal Academy; I lost at first many friends and patrons in consequence of that belief. There never was a greater mistake; I believe a great number of academicians, my fellow students, know I was industrious and indefatigable; I gave offence to no one. My first picture was painted in 1806, and exhibited in 1807, and was well hung, and purchased by Thomas Hope. Then I began a much greater picture, "Dentatus," well known in the art, and in Germany, and which was for Lord Mulgrave, my employer. He begged me to keep it for the British Institution. I told him I was a student of the academy, and wished to support the Royal Academy, as I derived the greater part of my knowledge studying there. I then sent "Dentatus" to the Royal Academy, and that picture contained principles which I am now lecturing on at this period of my life, and which are received with the greatest enthusiasm by scientific audiences. I have never been able to add a single principle of the construction of the form of man as a species, since that period when I was 22 years old, because I got them from the Elgin Marbles. This picture was hung in the great room, in the same place as the other; and after two days it was taken down and put in *the dark*, on the assertion that I occupied the place of an academician, when, instead of an academician's picture, a little girl in a pink sash was put there to fill the place.

1067. Not the picture of an academician?—Certainly; and in the ante-room there was no window at that time, therefore it was destruction to an artist of any reputation to have a picture of that class put in that position, which cost him two years painting. I will show the Committee the consequence: my employer, Lord Mulgrave, began to believe I had no talent; yet while I was painting the latter part of that picture, my room was crowded with people of fashion five and six deep. Directly the academy put it into the dark, I never saw a patron or a person of fashion, rank or fortune for a year and a half near my room, and I am perfectly convinced these academicians have such experience of people of fashion, because they are in perpetual contact with them at dinners, on private days and in society, that they knew the effect of putting a picture of that class in such a situation on my particular friends, who were all people of the highest rank, would be destruction to me, as it was; they have been very much ashamed of this conduct since. I perpetually inquired who were on the committee; I wrote to Sir Martin Shee; I asked him if he was on the committee; he said he *adopted* the conduct of the committee, but he evaded the answer; this was in 1809, but I found he was on the committee of 1809, by their own official statement. The consequences were so dreadful, that I lost all employment, and a handsome commission was taken from me, and I never had another commission for 16 years. That is one of the consequences of the present system, and I myself have been the victim. Through all my great works I was supported by opulent men, T. Hope, Jeremiah Harman, Lord Ashburnham, Sir George Beaumont, &c., as a matter of charity and sympathy; they were disgusted at my treatment. Afterwards I put my name down for an associate in 1810, I had not a single vote; I sent the same picture to the British Gallery the year after, and it beat one of the committee in contesting for the premium, and won the great prize. The academy refused me admission in 1810, and in 1812 I attacked it, so that the honourable Committee will see I did not begin, as is generally supposed, by a turbulent and violent attack on the authorities in art. I then tried to found a school, and produced Eastlake, the Landseers, Harvey, Lance,

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Lance, Chatfield; but here the academy opposed me, and destroyed my school by calumny. One of my pupils sent a drawing to the academy for admission, and put "Pupil of B. R. Haydon;" I told him he would be refused; he was so; three months after he sent a new drawing; left out my name; he was *admitted*: he then tried for student, and was *refused* because he could not draw; and when Lawrence selected the best draughtsman among the young men to go to Italy to copy Michael Angelo, he selected this very young man because he drew so beautifully.

1068. Mr. *Brotherton.*] You made one application?—Yes, as Wilkie did; I was perfectly justified in so doing; I thought, and the public think, I was deserving to be elected, in consequence of the certainty of the principles on which "Dentatus" was painted; I might have painted 20 academic pictures in the time I painted this one.

1068*. The academy had no reason to complain of you in the first instance?—No, not in the least, I had done nothing to offend them.

1069. What was the period when your first public controversy began with them?—In 1812 I attacked them in "The Examiner" under the signature of the "English Student," which was well known as being myself; I never denied it, I acknowledged it; I considered myself as a portion of a class of artists which had suffered by the foundation of the academy; I knew nothing about them personally and individually till I came in contact with them on an election for professor of anatomy. The first suspicion in my mind was excited by coming in contact with them on this question; Sir Anthony Carlisle had written in "The Artist" that anatomy was perfectly *useless*, and he was perfectly convinced it was without avail in the art; Sir Charles Bell had published a most beautiful work on the anatomy of expression. There was a contest for the professorship, and I myself canvassed several academicians; I found them determined to elect Sir Anthony in opposition to Sir Charles Bell, except Mr. Hoppner, and though he was a private friend of Sir Anthony Carlisle, he told him in his conscience he could not vote for him. Then arose my suspicions of the sincerity of the academicians for the benefit of high art or the advance of the taste of the people; for this was a palpable instance of a most extraordinary nature; because they rejected the most competent man who had written in favour of a science, and preferred the one who had written against it, for the interest of the artist.

1070. Mr. *Ewart.*] Why is it England has never established an historical school as in other nations?—Because the progress of the art was stopped at the reformation in religion. Before the reformation, in the time of Edward the Third and Henry the Third, as is proved by the remains of St. Stephen's Chapel, which I studied before they were destroyed, the art was as far advanced as in Italy, in the Campo Santo at Pisa. Then came the reformation, and the hatred of every thing Catholic; and laws were passed to destroy all pictures and statues of every description. Henry the Eighth, though a monarch of great taste and a lover of art, seeing the dreadful consequences, endeavoured to put a stop to it; but it was too late. In Edward the Sixth's time, the Duke of Somerset as Protector and President of the Council, issued an order to fine every man possessing a representation of the Virgin Mary, Christ, or any picture stories, 15*s.* for the first offence, 4*l.* for the second, and imprisonment for the third. It came to such dreadful excess in Elizabeth's time, that men of fashion used to go out as a bit of fun, and break windows and knock pictures and statues to pieces; and the Attorney-General brought an action against Henry Sherfield, Esq., a gentleman of fortune, for his destruction of pictures, and he was fined and imprisoned. The Attorney-General said he believed there was such a predilection for the destruction of art, that there were people who would have knocked off the cherubim from the ark! (This is in the "State Trials.") I think that obstructed the arts entirely in this country, and I think portrait painting got a-head from the neglect of Government; and painting being no longer a matter of State protection, it has never recovered itself. It went on in that condition till George the Second's time; then appeared the native artist, Hogarth; and then the King (George the Third), under the supposition of advancing the art, founded the Royal Academy, which, from the state of the country, and the patronage of portrait painting, being the only part of the art which obtained a market, has done nothing but embody portrait painters in power to the destruction of high art altogether. And though, from the character of the English, the native vigour of the English character and its constitutional habits, it has contrived to obtain a high character in every other species of art except historical painting, because

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there is always a market among individuals, historical painting alone suffers from the want of State patronage, as in the reign of Edward the Third. That is my view of the question.

1071. Why do you think the academy as a body has not wished to advance the interests of the nation in historical painting?—Because the portrait painters will lose their importance the instant the State votes money for high art.

1072. Do you think the taste for the higher kinds of art has increased or diminished since its establishment?—Among the nobility (though the nobility are our only patrons) it has diminished immensely since the death of Sir George Beaumont, and from academical influence; for at the great dinner where all the nobility assemble, portrait is mostly before their eyes by the tricks of the portrait painters. In Thornhill's time there was a greater feeling for what was grand in art than now, for the moment the dome of St. Paul's was built, it was painted. In Charles the Second's time, Verrio adorned Hampton Court and the British Museum. That feeling went out gradually, in proportion to the absence of State employment and the influence of the academy. Now the academy is founded, all the world desires to see the exhibition as it is a spring show of little pictures, portraits and little pieces of furniture; such works become the object of every person to purchase and artists to produce. At the same time we owe an everlasting obligation to portrait painting, for had there been none after the reformation, the art would have gone out entirely; and the desire to be painted, from the domestic feelings of the English, which are very strong, has kept the art continually afloat from the destruction of the Catholic religion to the foundation of the Royal Academy, which embodied the *esprit du corps* of portrait painters in despotic power, when it was too powerful before, for it had killed Hussey, a man of genius, patronized by the Duke of Northumberland, and embarrassed Hogarth.

1073. Dr. *Bowring*.] Is not portrait painting an exceedingly important element in historical painting, as giving evidence to future time?—That is a question of art, and depends how it is introduced. I question if Raphael did good in introducing the portrait of Pope Julius the Second in the Temple of Jerusalem, as coeval with Heliodorus, who plundered the temple 1,500 years before. Portrait is the historical record of great men and beautiful women, existing at a certain time; but as the finest expression in portrait must be seen before it can be done, there is an end of invention, the highest quality of genius. The portrait painter transfers and keeps the likeness; the historical painter invents, with a model before him, which he will use to realize the character he imagines, without being at all like what he sees. The historical painter's effort is a portrait of what he imagines; the portrait painter's, of what he sees.

1074. And Raphael's introducing Julius the Second was an anachronism?—Certainly; portrait painting is continually used in that way.

1075. In an historical event, people are exceedingly glad to have a record of it, and to have portraits accurately representing those who figured in it?—Certainly, if it is a mere historical event.

1076. Mr. *Ewart*.] Is there not some misconception of the term, historical painting, and does it not include the poetical branch of the art?—There are three kinds of painting; the epic, dramatic and historic. They are seldom separated, though essentially distinct.

1077. That is a more appropriate subdivision?—I hope so; it is Fuseli's, and admirable.

1078. The general idea is, to combine the three under one?—Yes; it is the most generally adopted.

1079. Do you think the British Gallery of service?—Of immense good.

1080. Do the Royal Academy approve of it?—They tried to obstruct it and destroy it in every possible way. When it was first founded, in the reign of George the Third, in consequence of the influence behind the curtain (the academy is always behind a curtain), they objected to it on the principle that it was unfair to the Royal Academy, though it is now a second academy in corruption. The exhibition of old pictures has done great good to the public. It is too much controlled by a Mr. Seguier, who curries favour with the academy, and gives their pictures the best places, though seen before in the academy. Had the directors persevered, they would have carried public encouragement; but a publication called "Catalogue Raisonné," proceeding from the academy, wherein they were all scurrilously attacked for the best thing they had done, in exhibiting old

pictures,

pictures, disgusted the best patrons of the art. The academy feared the improvement of the people's taste.

1081. Do you think, if that temporary obstruction at the reformation, and the subsequent neglect of Government, had not happened, you would have had an historical school in England?—Why should we not? We were going on on the same principles of encouragement as the continent, if they had continued; having produced the greatest poets in the world, why should we not have produced the greatest painters.

1082. Do you think the taste of people can be improved or injured by the exhibition of pictures?—Very much injured.

1083. How?—By the glare of colouring, a competition to outshine each other without reference to art. I have known some academicians send their canvass only with a head on it, and wait to finish it till they saw what would be hung by the side of it, and dress up the thing in a week for the public, like an automaton. Think of that, and Titian taking eight years about "Peter Martyr"!

1084. What mode would you suggest for improving the taste of the people?—I would suggest the extension of the schools of the Royal Academy; I would make it a great central school, and I would have branch schools in all the great towns.

1085. If the arts of Europe were freed from the dominion of academies, and the academies merely became schools managed by directors, elected annually by the constituency of the artists, would the arts be benefited?—Greatly. The great central school in London, and the branch schools in the country being founded, I would have the professor of the great central school visit the branch schools, and lecture every year and superintend them; I would utterly abolish the distinction of royal academician, and I would have a constituency of artists; and every artist who had exhibited three years should be entitled to vote; I would manage the whole art by 24 directors, professors and lecturers in the same way; I would restore the principle of the chartered body of artists.

1086. Dr. *Bowring*.] How was it formed?—I cannot tell; there was a constituency to elect 24 directors.

1087. What would you suggest should be the term to entitle to a vote?—Three years exhibiting.

1088. Who should manage the exhibition and select the pictures?—The council of directors. You must make a constituency to set the thing going; the most established artists should be those to establish the constituency.

1089. How many artists would you consider, in the present state of the art, might form a constituency?—Six hundred.

1090. What are the number of professional artists in London?—About 2,000. I dare say a thousand people sit for their portraits every day.

1091. Mr. *Ewart*.] You disapprove of the academies as they now exist generally, and you propose to substitute something like what you consider a representative system in their stead?—Yes; I think the labours of the Committee will be read with interest all over Europe, and it will give a blow to the imposture of academies all over the world.

1092. Do you think if drawing was made a part of elementary instruction, the public taste would improve?—Yes; it might be made as much a part of elementary instruction as writing.

1093. In any system of national education, you would think that elementary instruction in art should form a portion of the whole that was taught?—Yes; the taste of the people, and the capacity of judging would be immensely increased.

1094. The demand for art, and the means of supplying that demand?—Yes.

1095. Would you have schools of design attached to other schools, or entirely separate?—Entirely separate; for if they are attached to others they would be secondary.

1096. In infant schools, drawing, as far as it goes, and the notion of the figure form part of the earliest education?—Yes; and general proportion, as well as forming an O or an A, or an M, the outline.

1097. Mr. *Hope*.] Do you include painters only in this constituency, or any others?—Professors in every branch.

1098. Would you introduce engravers into the constituency?—I have a peculiar feeling about that; I consider them as translators; you cannot rank them as inven-

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tors. I think that art is greatly indebted to engravers for the diffusion of works; but I think they might be honoured with the title if they please, as abroad, without the right of voting; that is my peculiar notion. I do not know whether it is illiberal or improper; I differ with a great many brother artists as to that.

1099. Mr. *Ewart.*] Do you think at the universities professors of the art might be introduced?—With the greatest effect, and Burke was of the same opinion; he said there was no chance for art in this country, till we had statesmen educated on principles of taste; he said that distinctly, and that there was no chance of that on the system of modern education of the universities, when there were no professors of painting and sculpture.

1100. Are you aware that there are specimens of art at the Universities?—Yes, especially at Cambridge.

1101. Are you aware how seldom or often they are visited?—I only know they are building a room for them at Cambridge; at Oxford the pictures are wretched.

1102. What would be the effect of a professorship of the art at the universities?—Many men of fortune and rank would be better instructed in principles of art than at present, and better able to judge when at the head of the State, and not be at the mercy of the academicians.

1103. And your system then extends from the people up to the highest rank?—Certainly.

1104. You adverted in some previous portion of your evidence to a question of patronage; what do you consider to have been the principal patronage given in former times in Greece and Italy?—A spirit of patriotism in Greece, and a spirit of religious feeling, but always a matter of state and Catholic feeling in Italy; in Greece perhaps both combined.

1105. Do you think the same results would follow in England if the same plan were pursued?—Yes, I do distinctly.

1106. You have adverted to the Royal Academy do you think they would aid in the accomplishment of such a plan?—I do not think they would now; they made an attempt in 1792 to get 5,000*l.* for a gallery of honour; Opie, Flaxman, West, all made public proposals about a species of gallery of honour; then the British Gallery applied to Mr. Percival for 5,000*l.* annually to encourage the art, and was refused. After the battle of Waterloo a sum of money was devoted to a monument for Waterloo; a committee was formed, and they were directed by Lord Castlereagh to apply to the Royal Academy as to the best mode of disposing of the money for the arts, and they returned no answer; and Lord Castlereagh then said the thing had better be given up.

1107. You propose that some Parliamentary vote should be passed annually, as a sort of premium for the encouragement of the highest description of art?—Yes; the Chancellor of the Exchequer, according to the official report, had got 3,000*l.* gradually for the Irish Academy. If he can do that, he could get at least 2,000*l.* for English art; as an experiment, perhaps the House would have no objection to it; I saw 3,000*l.* in the official report.

1108. Do you know any thing of the extent of public commissions for artists in foreign countries, and in this country?—It is five hundred to one that nothing is done here of any public description.

1109. Are you aware of the extent to which the German artists are employed by the King of Bavaria, in finishing his palace?—Yes; and a very fine school is formed at Munich and in France; when they borrowed money of the Barings to pay to the allies, they devoted 20,000*l.* to the arts that year.

1110. Mr. *Pusey.*] Are you aware if any artists are employed in paintings at the King of Bavaria's palace at Munich; he revived the art of fresco-painting, did he not?—Yes.

1111. Are you not of opinion that fresco in paintings affords a breadth to the artist, which tends very much to the improvement of historical painting?—No doubt it is in the power of execution; it engenders but it does not make such perfect works of art. Fresco is apt to bring on a species of manufactory as was even the case in some of the chambers of the Vatican. The most perfect works of art in Greece were easel works. The "Transfiguration," and "Peter Martyr" are more perfect than any frescoes; though fresco, if introduced, must improve and elevate the English school, by the fine drawing and rapidity and certainty of hand it requires.

1112. Mr. *Ewart.*] Are you aware of Michael Angelo's expression on that subject?

subject?—Yes, "That oil-painting was fit for children;" he could not have said that after Titian's "Peter Martyr;" but that was ignorance of him, if I may use that expression with reverence; and he helped Sebastian, in "Lazarus," now in the National Gallery, proving he found himself wrong.

1113. Supposing such an annual Parliamentary vote were passed, as you suggested, on what system would you advise its distribution?—I would first have a concentrated native gallery, and the National Gallery to receive all the finest works that gradually appear, and a portion of the money should be devoted to purchase them in every department, landscape, animal, and portrait, and high art; I would give premiums to young men, both for those and probably for designs in art and manufactures; and commissioners to give a stimulus to the arts for public buildings to the established artist; and I think that art altogether would advance in consequence of such encouragement.

1114. Have you ever known any appeals of the kind you have alluded to having been made to Government for a Parliamentary vote?—Yes, continually; the British Gallery applied for 5,000*l.* a year; I have had three petitions presented in the House by Lord Brougham, by Lord Durham and Mr. Ridley Colborne, and I have corresponded with all the ministers for 25 years, up to Lord Melbourne; I think it singular that the excuse always was, "Now is not the time." Mr. Percival said, "Now is not the time, because it is war;" then came peace, and then was not the time, for we were so much embarrassed in consequence of the war. I think, in a great measure, the Royal Academy has kept up that feeling; I know that at a large dinner at Sir George Beaumont's, who was one of the best patrons of art, and which consisted of the greatest portion of royal academicians, the whole thing was discussed, and Sir George said they threw cold water on it, and said it was not wanted in the state of the art, though they might have competed for it; he was decidedly favourable, and did all he could to advance it with all his might. I have a notion, that in consequence of my attack and their hatred against me, because they used me unjustly, I being the most prominent person in advising those things, if I were to die, they would come forward and promote the thing; and if they come forward as a body it would be done.

1115. In these times how would you propose carrying into effect any public commission for great works of art?—After a vote of money by the House for the Estimates, that might be subsequently arranged by those who would be better judges of the power of distribution.

1116. But the question refers to the place that you would devote to the purpose?—There is the House of Lords at this moment about to be built; as Professor Waagen said, there is not a finer opportunity in the world. The House of Lords itself was a room of elegance and taste; there they had tapestry and excluded pictures.

1117. You think it might as well have been covered with pictures?—Yes; with a series of the grandest designs connected with British History, to be obtained by competition. One man should have the superintendence, like Mr. Barry, in the designs of the Houses of Parliament.

1118. You have made some reference to the mode in which you would apportion the National Gallery for works of British artists; what do you think of the plan which is now in fact carrying into execution, of appropriating a part of the National Gallery for the exhibition of the annual pictures, not a selection, but an annual contribution of artists?—I think it will ruin the art and the academy too. I am perfectly convinced on every principle of common sense and justice, after a whole body of artists have been suffering for years, to let the Royal Academy get into that national building, and take the advantage of a national vote, and not having a single law altered, or a single injustice corrected, is the most extraordinary thing I ever heard of in my life. I would not let them into the gallery, but devote that portion of the gallery to a native collection, leaving such spaces as there would be in the other part for the cartoons. In the first place that plan is most desirable, for persons may look in and go away with an improved notion, and I would gradually fill it with the best works of native genius, as they successively appeared, and the Royal Academy should not be admitted.

1119. You seem to think a national collection should be, as nearly as possible, for the eternal works of art, not for the ephemeral productions of the year?—Yes, a species of mausoleum for all that is great and grand in the nation. If we had a thing of that sort, when the foreigners come, we should have something to show them: while some of the best known works of art are rotting for want of space (my own "Judgment of Solomon" and "Lazarus"). Von Raumer would not speak

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of English art with the compassionate forbearance he now thinks it deserved, as to historical painting. Why is that? He comes to the Royal Academy, and sees a series of whole-length portraits standing on tiptoe, and he goes away and says they cannot put men on their legs; but if the fine works were gradually purchased and put in a gallery, year after year, in the course of 20 years there would be a fine collection. The "Edinburgh Review" said, the great error in this country was the hurry to get things completed, every thing is to be done in a year or two, whereas the Louvre took a hundred years.

1120. Did you ever, in any foreign exhibition, see a portion of the gallery devoted to an English school?—No; there were some works of Reynolds in the palace of the Grand Trianon.

1121. You find, of course, the national galleries of foreign countries distributed into the Italian school, the Flemish school, and the German school, but did you ever see an English school?—No, we have not got character enough for it yet: that is one of the consequences of the formation of a Royal Academy, giving a power to men whose object it is to keep it up at the expense of the art, and the greatest men in it. An academician said to me "The art was a thing the academy had a right to keep to themselves," a pretty principle for the instruction of the people.

1122. You do not conceive there is any hope for historical painting unless a national vote is passed by Parliament?—Certainly not; unless there be a national vote to place historical painters on a level with portrait painters; there is an eternal demand for portraits, and it always will be for portraits while historical painting will hold an inferior place, unless the Government support it. After the destruction of pictures at the reformation, there were petitions from the historical painters in the reign of Elizabeth, begging for bread. An old historian says, "This noble art has now sunk into the utmost contempt in consequence of the reformation in religion, and the tricks the monks made the painters use in their limnings."

1123. Mr. *Pusey*.] Would it not answer your object better, if now, from any change of feeling it were considered right and proper to adorn our churches with altar-pieces?—I believe the Bishop of London, now the Archbishop of Canterbury, gave leave to the British Gallery to send one altar-piece to every church.

1124. Would not the spontaneous demand on the part of the public for such altar-pieces prove a more solid encouragement than even a national grant?—The national vote would set the example, all the corporations would follow it I think, as in sculpture. In consequence of the vote of Parliament sculpture has been demanded at Liverpool and all the great towns. I think religious prejudice is at this moment so strong that we should not have the least chance in introducing fine pictures; they introduce bad pictures every where; it is desirable it should become a national thing to produce fine pictures. It was suggested by me, when a large sum of money was voted by Parliament for building new churches, that 1 *l.* per cent. should be laid out in purchasing altar-pieces. The proposition was carried to Lord Bexley by Lord Farnborough; he said, "We must first build churches and then get the pictures;" whereas, while churches were building was the time to fit them for pictures. Lord Farnborough gave it up after that. He was very enthusiastic before; men of rank are easily chilled from delicacy of breeding. Although I have spoken so freely of academies, I should say that in all the academies of Europe the principles of art have been rendered more attainable by students in those academies by such works as Reynolds's and Opie's Lectures. I do not think much of Flaxman's Lectures; Fuseli's were first rate, and Coypell's Lectures in France have done good. In that respect academies have done good, and we are indebted to them. Since the reign of Louis Fourteenth, the principle of putting power into 40 men's hands and elevating them by making them royal, and allowing them to elect each other, has become ruinous, because the people do not value the greatest genius if he be deprived of such distinctions, however God Almighty may have distinguished him. Hogarth opposed the formation of our academy, and foretold it would be governed by the worst artists. Exactly as he predicted, a bad artist, called Farrington, who had leisure for intrigue from want of employment, got to rule the academy; he it was who caused Reynolds to resign, and expelled Barry. Reynolds wanted to elect an architect academician, to teach perspective; by law no man could do this who was not an R. A. Nothing could be so proper, Farrington merely to thwart Reynolds opposed it, and beat him. Reynolds, to whom the academy owed its consequence resigned, having been infamously treated: the public took Reynolds's part

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part. Barry was expelled for proposing reforms, and the moment he died they adopted them.

1125. *Chairman.*] You approve of academies as a means of conveying instruction in that which is positive in art, but you object to them as obnoxious, so far as they attempt to control taste and genius?—Yes, in so far as they exceed schools I disapprove them. I mean that all academies should be reduced to schools; these are the principles of my opposition to all academies, and I hope this Committee will have a good effect in Europe as well as in England. The artists in France and Germany desire it as much as we do.

Veneris, 1° *die Julii*, 1836.

MEMBERS PRESENT.

Mr. Ewart.	Mr. Brotherton.
Dr. Bowring.	Mr. Strutt.
Mr. Pusey.	

MR. WILLIAM EWART, IN THE CHAIR.

W. Wilkins, Esq.
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William Wilkins, Esq., called in; and Examined.

1126. *Chairman.*] YOU are the architect of the University of London and of the National Gallery?—Yes.

1127. You lay certain plans before the Committee of the distribution of the interior of the National Gallery?—Yes.

1128. I observe that by those plans rather more than half the National Gallery is devoted to the Royal Academy?—I think you will find that pretty nearly half is devoted to the Royal Academy.

1129. I observe that almost the whole of the left of the ground floor is devoted to the collection of pictures by ancient masters, and almost the whole of the apartments on the right are devoted to the Royal Academy?—Two rooms of about 50 feet by 45 may be appropriated to Flemish pictures or casts from antique statues.

1130. Have not the whole of the apartments on the right been cut up into minute sub-divisions, so that they cannot be so well appropriated to the purpose of exhibition, if ever it should be desirable to use them for exhibiting pictures of the ancient masters, instead of continuing them to the Royal Academy?—It was never contemplated that there should be any exhibition rooms at all on this floor.

1131. Why was it not intended?—Because it is essential that all the galleries should be lighted by sky-lights; but finding that there are two large rooms on the left hand side of the ground floor, which, from their position, receive a very strong and powerful light, Mr. Spring Rice thought that those portions of the building might form additional galleries for the ancient collection.

1131*. And might not the apartments on the right-hand side as you enter afford additional galleries as well?—Most certainly not.

1132. Why not?—Because of the proximity of the buildings behind them, which takes away the light entirely,—in a great measure, I ought to say.

1133. I observe that the back part of the building on the right-hand side as you enter is obscured by a building behind it?—Yes.

1134. But is the front part so obscured?—There is beautiful light for rooms of a given width, not for rooms fifty feet wide; certainly not.

1135. Might you not have made that part into a gallery, if you had not been distributing it for the purpose of the Royal Academy?—At any time that division between the two rooms now made might be taken down.

1136. But can the divisions adjoining the staircases be taken down?—They cannot; because you must observe, that those divisions arise from the necessity of giving two approaches; one into the barrack parade and another into Duke's-court, to which latter the Ministry were pledged long before this building was thought of.

1137. Dr. *Bowring.*] How pledged?—When I say pledged, I know the Commissioners of Woods and Works had promised Lord Salisbury, on behalf of the inhabitants of Castle-street and the neighbourhood, that they should enjoy a footway through there, they having always had a private approach through the Mews.

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1138. *Chairman.*] Supposing that you had not had to consult the convenience of the Royal Academy; supposing that they had no rooms allotted to them in the National Gallery, could you have distributed the rooms so as to make them more available for national purposes for exhibition?—Do you mean pictures or sculpture?

1139. I mean either?—You certainly might have given rooms for sculpture, but you could have had no additional rooms for pictures; you might have had some portion of the room for sculpture.

1140. Supposing that the Royal Academy had not had given to them one half of the National Gallery, would you have had any necessity for a clerk's room there?—No.

1141. Would you have had any necessity for keepers' offices?—Certainly not.

1142. Would you have had any necessity for the place where the porter is?—There must have been accommodation for some domestic, of course.

1143. But the porter might have been accommodated at the entrance to the National Gallery, instead of being placed in the middle of the building, in consequence of its belonging to the Royal Academy?—Allow me to state, all these walls are essential [*pointing to the plan*]. Of course, if they are necessary above they are necessary below. These cross-walls cannot be removed, because all our sky-lights are constructed of cast iron, for the sake of durability, and they are so extremely heavy that we are obliged to make the span as short as possible; that restricts, in a great measure, the size of the gallery.

1144. Dr. *Bowring.*] Would it be practicable, under any possible future contingency, to raise another story on the present foundation of the National Gallery?—With regard to the strength, it is sufficient to carry another story, but a gallery is perfectly useless unless it is lighted with a sky-light; no pictures can be seen to advantage by any other light.

1145. Therefore under such circumstances, supposing there was a very great accumulation of paintings which were national property, could the present National Gallery be adapted to their reception?—If it were necessary, the portion now allotted to the Royal Academy might be given to the National Gallery; that was always considered to be a condition of the plan.

1146. *Chairman.*] But I observe that besides the clerk's room, the porter's room, the keeper's office, and the students' lobby, there is also in this portion of the building given up to the Royal Academy,—a drawing-room, a dining-room, a painting-room and three sleeping-rooms?—For the keeper, who is a resident officer.

1147. Might not those rooms have been devoted to some public purpose if you had not been obliged to distribute them for the convenience of the Royal Academy?—The rooms to the south might have been adapted to the reception of ancient statues or casts, but I do not think they could be applicable to any other purpose.

1148. Not to paintings?—Certainly not to paintings.

1149. I observe that on the left hand side of the building as you enter, the front rooms are given up to the collection of paintings and drawings?—Yes, Flemish pictures, or to casts.

1150. Might not the front rooms on the right hand side, which are given up to the Royal Academy, be equally appropriated to paintings?—By no means, because we have a brilliant light from the barrack parade; the major part of our light is derived from the barrack parade, and when the sun gets away from the south, it is the best part of our light by far.

1151. But is it not all an open space, the front of the National Gallery?—Yes, but you will observe the rooms are fifty feet, and you cannot light a room fifty feet by windows at one end, the pictures at this end would be in darkness.

1152. I am speaking only of the front rooms?—You will observe that there are cross walls or piers here, these piers are necessary, because all the upper part of this building is warmed by heated air, and the apparatus is carried upon arches, springing from these piers along the entire length of the galleries, which makes it essential these should be large piers; they divide the width of fifty feet into three portions.

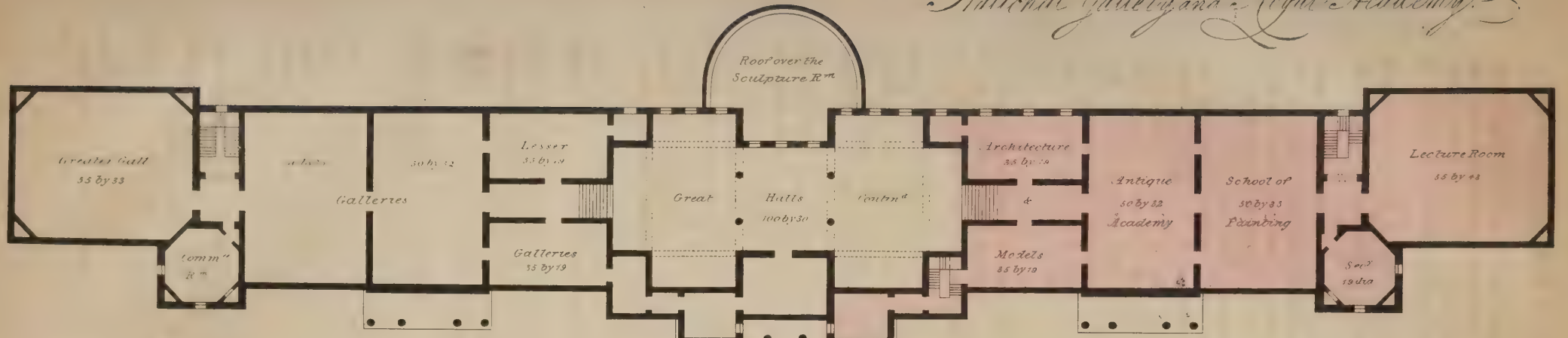
1153. But you still have not shown why the right hand side as you enter the National Gallery might not be given up to collections of sculpture?—You might have two similar rooms thirty-five feet long by nineteen feet wide, not more.

1154. Of the same length as these?—The length is the other way, they would be narrow rooms, but the rooms behind would be quite useless.

1155. But at all events might not almost the whole of the half of the National Gallery on the right hand side as you enter, which is now devoted to the purpose

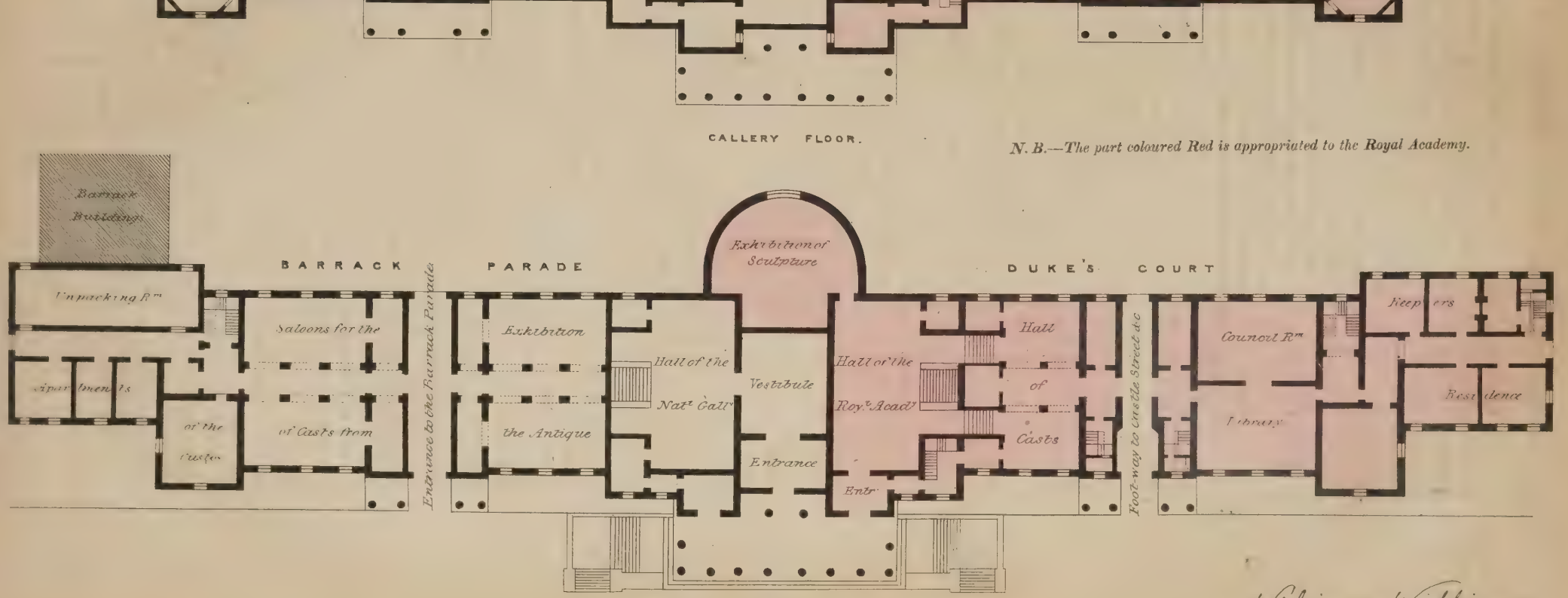
of

National Gallery and Royal Academy.



CALLERY FLOOR.

N. B.—The part coloured Red is appropriated to the Royal Academy.



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of the Royal Academy be devoted to the exhibition of works of sculpture?—If you are determined to bring sculpture there, it might still be so.

1156. But as the thing stands at present?—As it stands at present it may be adapted to the reception of sculpture.

1157. But as it stands at present, the academy has excluded any works of sculpture?—What I mean by works of sculpture, are such as you see in the British Museum, a public collection.

1158. But at present of course these rooms are appropriated to the Royal Academy?—And to their numerous pupils.

1159. Therefore of course it is not a public exhibition?—Not accessible to the public.

1160. But I mean to say, that half of the first floor which is now given up to the Royal Academy might be devoted to the purpose of exhibition of ancient sculpture?—Half of it would, because the rooms at the back are useless.

1161. Dr. *Bowring*.] But the admission of light at the west end and the east end of the building, I take it, are the same?—By no means.

1162. What, not in the front?—Yes, in front.

1163. Then whatever applies to one end of the building applies to the other, as respects the front?—As respects the front, no doubt.

1164. *Chairman*.] I observe that, of the first floor above the ground floor, nearly one half is devoted to the Royal Academy?—One half.

1165. The result of the whole being, that as nearly as possible half the National Gallery, both on the lower and upper story is given up to the Royal Academy?—It might be said so very fairly.

1166.—The Royal Academy of course will, as long as it retains possession of this portion of the National Gallery, be able to exclude such portion of the public as it does not choose to admit?—Of course, excepting through these rights of way, which we deplore as much as any body.

1167. Dr. *Bowring*.] As respects these internal arrangements, did you receive instructions simultaneously from the members of the Royal Academy with the members of Government?—My instructions were received from Government.

1168. Did any member of the Royal Academy assist with the Government?—Not with the Government, certainly not. The Royal Academy had a committee, and they were to report to the Government whether the arrangements made by the Government would suit the purposes of the Royal Academy.

1169. And you came in contact with that committee of the Royal Academy?—I was in contact, acting on the part of Government, to confer with the Royal Academy on that point.

1170. *Chairman*.] You are a member of the Royal Academy?—I am.

1171. Do you understand that the Royal Academy takes possession of these rooms on condition that whenever the rooms are wanted for national purposes, the Academy will be obliged to evacuate them?—Undoubtedly. It was always understood that they were to hold these rooms on the same tenure that they now hold those at Somerset House, such was always the express promise, I believe, or rather the words of Lord Grey.

1172. And have you, in constructing these rooms for the Royal Academy, had a view to the future, so that if it may be expedient for the purpose of national exhibition that the Royal Academy should evacuate these rooms, the gallery may be made one continuous gallery, without any detriment from these sub-divisions, which have been created in consequence of the Royal Academy's admission into the gallery?—I would not say continuous, because there are two stair-cases, but that they may be made in close and intimate connexion; that is, the galleries may.

1173. But if in finishing the National Gallery you had had it in contemplation only to consult the purpose of a national exhibition, would you have introduced these staircases which you have just mentioned or not?—One of them; but I ought to say that I submitted the plan in two ways, one to show how this, by the introduction of a central staircase, may be made to communicate above by one staircase instead of two.

1174. But the question is, whether, in consequence of the Royal Academy's possession of these rooms, you have made any staircase which you would not have made if the gallery had been solely devoted to the purpose of national exhibitions?—No, certainly not; all the others would have been equally necessary.

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1175. Can you easily take down all these divisions you have made in consequence of the Royal Academy having possession of these compartments of the National Gallery, and make it just as effective for the purpose of ancient fine exhibitions as if the Royal Academy had never been there?—You may make it precisely resembling the other side.

1176. And do you consider the other side the best distribution you could make for the purpose of ancient exhibitions?—Yes, in respect to light and economy of space.

1177. Dr. *Bowring*.] Has there been any accurate estimate made of the competency of the parts devoted to the National Gallery to hold the national pictures at present?—Yes, there has.

1178. What will be the unoccupied space at present with reference to the pictures?—Two-thirds, provided they are hung as they are at present; the trustees may think it necessary to give more space, but to hang them as they hang at present there is room for three times the collection and more, because I take no account of the halls nor the rooms below.

1179. *Chairman*.] But you have no knowledge of what would be given to the National Gallery to be placed in the new building?—You mean by contributions; that is matter of opinion, but my opinion is that it will be fifty years before you could occupy the whole of them, because I should hope the trustees of the National Gallery would never accept any picture but what is of the highest class.

1180. What gallery have you for the works of ancient sculpture in the National Gallery?—In the rear of the building.

1181. What part of the rear of the building?—That circular room [*pointing to the plan*].

1182. Is that of ample capacity for the exhibition of works of ancient sculpture?—I beg pardon, I mistook the question; we have no provision whatever for ancient sculpture.

1183. But I understood you to say that if the ground floor had not been devoted to the purposes of the Royal Academy (the right-hand side as you enter), it might have been devoted to the exhibition of works of ancient sculpture?—Yes; a portion.

1184. Then on the first floor you would have had a much better opportunity of exhibiting works of ancient sculpture, provided the Royal Academy had not had that portion of the National Gallery?—I doubt whether we could exhibit sculpture on the first floor at all, because of the immense weight.

1185. At all events you could on the ground floor?—Undoubtedly.

1186. And therefore you will now have in the National Gallery no place for the exhibition of works of ancient sculpture?—None.

1187. But if the Royal Academy had not come to the National Gallery at all, might you not have combined the whole of the rooms on the left-hand side, which are devoted to the collection of drawings and Flemish paintings, with the rooms on the right-hand side, which are now devoted to the Royal Academy, and might you not have had the whole range of building in front for the purpose of the exhibition of ancient sculpture?—Not the whole range, because there are two gateways, entrances to the buildings in the rear.

1188. But almost the whole range, with the exception of the entrances?—Yes.

1189. And now you have no means of exhibiting works of ancient sculpture in the National Gallery, then, in consequence of the Royal Academy being there?—That is not the natural consequence.

1190. I ask you whether there might not have been exhibitions of ancient sculpture at the National Gallery if the Royal Academy had not been there?—There might have been a considerable extent of rooms for the reception of collections of ancient sculpture, if you could put up with such light as you would have; but at the British Museum, see what beautiful light they have from the skylights.

1191. Dr. *Bowring*.] Now, when do you imagine the National Gallery will be ready for the reception of ancient pictures?—In about eight months.

1192. *Chairman*.] Would it not have been an advantage to have found in the National Gallery a collection of ancient sculptures, as well as a collection of ancient paintings?—I say certainly it would; you might now, if you chose to remove the sculptures from the British Museum; but I ought to say it never was contemplated

to

to bring ancient sculpture to this building at all. The Ministers, from whom I received my instructions, never contemplated that.

1193. Might you not have had a collection of casts to great advantage?—Certainly.

1194. And might you not, supposing the Gallery is, as you seem to state it to be, as yet much too large for all the paintings which are in the present National Gallery; might you not have distributions in the National Gallery between the rooms, to serve the purpose of exhibition of ancient works of painting, of sculpture and of architecture also?—The whole, do you mean?

1195. Might not you have devoted the part of the National Gallery which is now devoted to the Royal Academy, to the purpose of the exhibition of architectural models and of casts from the ancient works of sculpture, apart from the exhibition of ancient works of sculpture themselves?—When you say appropriated, I must ask what you mean by appropriation? In this way do you mean, could they be made *well* adapted? Is that what you mean by appropriation, or merely for their reception? because reception is one thing and exhibition is another; the exhibition comprises a proper degree of light, which we could not have obtained; the reception is a different thing.

1196. But would it not have been of advantage to artists to have found in this National Gallery an exhibition of works illustrative of sculpture and of architecture as well as paintings?—Undoubtedly, if the light sufficed.

1197. But is not there sufficient light at all events in the front?—Certainly; and there would have been in the rear, only certain gentlemen amateurs chose to thrust us up into a corner where we could get no light; they made a great fuss about the change of position, and I verily believe nobody more regrets having given way to that popular clamour than the then Premier. But we are now thrust back, so as to be nearly in contact with the workhouse building, obscuring the light in the lower rooms of the east wing.

1198. I see you have appropriated some portion of the lower rooms to the collection of paintings?—To small Flemish paintings.

1199. And therefore the same rooms might have been appropriated to sculpture?—Certainly they may; it was only a suggestion of mine; we have no Flemish collection at present; but, in case we ever should have, there is a room admirably adapted to the purpose, because such are small pictures, and require close inspection.

1200. Mr. *Brotherton.*] But as the British Museum is so near, do you think it would be any great advantage to appropriate those rooms to sculpture?—That is a different thing; I should say our space there would have been for an insignificant collection; it is a very indifferent one indeed, a very limited and a very contracted one; you may perceive the space itself is contracted.

1201. *Chairman.*] But would it not have been half the length of the whole National Gallery?—Yes, but it is only 178 feet, including the gateway, which divides it in two.

1202. But then, considering we can only measure our advantages relatively to the means we have of using them, it would have been, at all events, in reference to the National Gallery, a very large portion of it?—It would have been a certain portion of it.

1203. It would have been the whole of the front of the ground-floor?—Certainly, the whole of the front, but only half the width.

1204. Have you made any distribution of the different schools of painting, Italian, French and Flemish?—We have no Flemish collection at present, but the galleries being divided into rooms, admits of any division that the trustees may think proper.

1205. Who are the trustees?—I do not know them all by name; Lord Aberdeen, Lord Farnborough and Sir M. Shee are trustees.

1206. What was the alteration they made in the original plan you just now alluded to?—It was the amateur architects, I mean, who induced the gentlemen in the neighbourhood to excite the parish against the proposed position of the building, and they unfortunately succeeded.

1207. What was the nature of the alteration you were compelled to make?—It was thrust back fifty feet, so that instead of having a good light behind, it is a very bad one now.

1208. What was it thrust back for?—To give them what they never can get, and what I explained to them they never could obtain,—a sight of the whole extent

of St. Martin's portico from Pall Mall, East; a thing that did not at all depend on the position of the National Gallery, because the greater part of the portico is hid from Pall Mall, East, by the building on the right hand side; by the College of Physicians, not by the National Gallery.

1209. Have you made any provision for the English school, for their exhibition in the National Gallery?—I have left the distribution to the trustees; they have a committee, I believe, to hang their pictures for them, and I presume they mean to divide them into schools.

1210. Have you followed the arrangement of any foreign galleries?—O no; because, I beg leave to state, I avoided following the plans of the galleries abroad, which are more calculated to show off the architecture of the rooms than to exhibit the greatest number of pictures in a given space. On that account a great deal of room is lost. Now there is the Louvre, every body talks in raptures of the magnificence and extent of the Louvre. What will the Louvre contain in lineal measurement? They have altered the disposition of light since, but when I saw it there was only 1,770 feet of lineal measure, so that if you added to our gallery two rooms of fifty feet square you would have had the same lineal extent as they originally had in the Louvre, by the mere addition of such two rooms.

1211. But have they not in the Louvre a great range of rooms containing specimens of ancient sculpture?—In the old Louvre they have, not in the gallery.

1212. Is not the exhibition of ancient sculpture close adjoining to the exhibition of paintings at the Louvre?—The gallery of the Louvre abuts upon the square of the building.

1213. What is the length of the gallery of the Louvre?—Two hundred and twenty-two toises—that is, about 1,332 feet.

1214. You will have as much room in the new National Gallery, without appropriating any of the Royal Academy rooms to the purpose of ancient exhibitions, as there is in the Louvre?—No, not without the galleries of the Royal Academy and two additional rooms fifty feet square.

1215. What two additional rooms would those be? where would you put them?—There is very great ease in getting them, if the Government chose to purchase the site; by that means a most convenient arrangement may be made, as will be seen by reference to the plan annexed.

1216. When you say that you have had no reference to foreign galleries, did you ever consider whether the gallery at Munich, which is called the Pinacotheca, is a gallery worthy of imitation?—As architectural rooms it may be, not as rooms for exhibition.

1217. Have you been in it?—I know it by designs, I have not been in it; in a room for the exhibition of pictures, I conceive that what is wanted is plenty of wall and plenty of light.

1218. Do you know what amount of light they have in the Pinacotheca?—I have heard Mr. Ridley Colburn, who is a very good judge of ancient pictures, has said, I know it only from second-hand authority, that he had visited all the galleries in Europe, and he had never seen any so well lighted as our galleries are.

1219. Do you know how the Pinacotheca is lighted?—No, I do not.

1220. Do you know it is lighted from above by immense lanterns?—I suppose so, because it is the only light in fact for pictures; no other light is tolerable. In our galleries, the skylights are immensely large and immensely heavy; they are all made of cast iron; we have one thirty-five feet long by twenty-six feet wide: there is ample light, there is abundance of light, it is so much more easy to modify the light than to add it, and I was determined they should have enough, and in fact there will be too much light a great deal.

1221. Are you aware that in the gallery at Munich, which is considered a very fine one, a corridor runs the whole length, from which you can get to any school you like, without going through the others?—Yes.

1222. Is not that an advantage?—I do not conceive it so. I think our distribution of the galleries will be found infinitely more convenient.

1223. In fact, you consider the National Gallery, as distributed at present, will be one of the best galleries in Europe?—For the exhibition of pictures, I do.

1224. And that the space will be sufficient?—There is ample space; there is not one of the three principal rooms that is not amply long to show any picture of any dimensions. In short, if you were to go to the end of one of these galleries to look at the "Lazarus," the distance would be too great, you would be obliged to approach it.

1225. Might

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1225. Might not the cartoons from Hampton Court be exhibited in the National Gallery?—Certainly.

1226. There is ample room?—Certainly; I have always looked forward to the possibility of their being placed there in the hall.

1227. Do you think they would be injured much by the atmosphere of London?—It would depend on whether the rooms are heated by heated air or by hot water. I ought to have observed, that the left-hand side of the building alone is warmed by hot water.

1228. Is it not very desirable that these cartoons should be brought to London for the benefit of artists?—Yes; the Royal Academy have copies of all the cartoons, which will, probably, be suspended in their hall.

1229. And therefore they would be their exclusive property?—Undoubtedly, they are so now.

1230. But the originals might be introduced with great benefit to the public and to artists?—Unquestionably; and in very good lights in the hall of the New National Gallery.

1231. What will be the additional accommodation given for exhibitions in the apartments which are devoted to the Royal Academy in the National Gallery?—At least half as much more as they have at present.

1232. Is not that giving them then a still greater privilege over other societies of art than they at present enjoy in Somerset House; if they have greater capacity for exhibition, is it not a greater advantage given them over other competing societies of art?—It will enable them to receive more pictures from artists not belonging to our body; and that is a point they are extremely desirous of doing, as I know, personally, not on their own account, but for the sake of exhibitors; our wishes are not to receive more than we do at present, so as to avoid the necessity of hanging them at the height we are now obliged to do.

Thomas Leverton Donaldson, Esq., called in; and Examined.

T. L. Donaldson, Esq.

1233. *Chairman.*] You are, I think, an honorary secretary of the Institute of British Architects, a corresponding member of the French Institute, and a member of several academies?—Yes, I am.

1234. As your attention has been much turned to the subject of architecture, what is, in your opinion, the benefit the Royal Academy has conferred on architecture?—It appears to me that the Royal Academy has conferred very inadequate advantages on architecture.

1235. State what have been the advantages conferred, if there have been any?—The lectures on perspective; those on architecture; the privilege of attending at the library; the distribution of medals, and the travelling studentship; all which advantages are possessed in common with the students in painting and sculpture.

1236. Are the lectures useful?—The lectures on perspective, I considered entirely useless, as being a science that cannot be taught orally, but must be taught by lessons. The lectures on architecture, I conceive, conveyed much instruction, excited a spirit of emulation in the students, and inculcated a high sense of architectural morals, but were discontinued for many years and lost much of their effect from the same course being too frequently repeated.

1237. Do you think the arrangements or regulations connected with the lectures judicious?—I am of opinion, that the same lecturer should not be continued longer than to repeat his course once, that is, for two years. The advantage to be derived will be the continuance of attendance of the same persons, even although much advanced in the art, as a different course would be given by a different person, and great benefit would result from the same subject being presented under new views and with a different spirit.

1238. Is the library a great advantage to the students of the academy?—The privilege of attending the library is a great advantage. Formerly it used to be open only Monday during the day, and for two hours in the evening. About twenty years since, the architectural students of the academy petitioned the council to give them the same opportunities of study afforded to painters and sculptors. The council immediately directed the library to be opened upon the Thursday also, but stated that they had not the means to afford further facilities.

1239. Were there not architectural casts in the Royal Academy for the students to study from?—They had architectural casts, but they had been allowed to get

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black and disfigured, and were put up in the school of the living figure, where they could not be got at, and never put before the architectural students as the casts of the antique statues before the painters and sculptors. It was understood that there were large cases in the cellars beneath, containing fine architectural casts, but they were never hung up on the walls; the space being rather devoted to historical sculpture.

1240. Were there no models for instruction?—There were none, the academy quite restricting the information they conveyed to the students as an art, not as a science.

1241. Were the prizes they offered productive of benefit?—They produced a certain stimulus in the minds of the architectural students, counteracted, however, by the consciousness of the incompetency of the tribunal which was to decide upon the relative merits of the drawings submitted in competition, there being only four members of the academy architects, and it being understood that the painters and sculptors had an equal right to vote, without the necessary judgment to guide them in the selection; these latter were more apt to choose the drawings which were calculated to catch the eye than those executed with severer simplicity. A greater confidence would have been excited, and more value given to the judgment pronounced, if the reasons were given, as in the case of many foreign academies, such as Milan, &c.

1242. Do you think a national academy necessary for the due promotion of art?—I think a public academy necessary to architecture for its promotion as an art.

1243. Would not private academies answer the purpose better, in your opinion?—We hold in too great disrepute a private academy to get men of first-rate abilities to establish one; besides a man of such eminence would be too much occupied in his own practice to feel disposed for mere profit to engage in such an undertaking; whereas, the honour and distinction of such an appointment in a national institution would induce all to render themselves worthy of the appointment, though for a limited period, as lecturers, and induce them to give themselves up to the subject for the time.

1244. Is not the system of architectural education, as at present pursued, adequate to the purpose?—No, it is totally inadequate to the purpose; a young man is usually bound to an architect for five years, at a premium varying from 200*l.* to 500*l.* He is supposed to acquire the knowledge of his profession by taking the run of the office, seeing the course of practice, and making out drawings for the architect to whom he is bound. The master is not supposed to be under any obligation to watch the progress of the pupil, to instil into his mind the elements of the art. He only sees that the drawings he has to prepare answer the master's purpose in regard to the jobs in hand. A pupil rarely if ever makes out a specification ere he leaves the office; in fact, he is seldom capable of doing it, or of measuring works, abstracting quantities and making out a bill.

1245. Then I understand you to think a national or public academy to be necessary for architects?—Under such a system an academy is necessary, where he may learn the principles, the theory and history of the arts; that he may acquire a knowledge of the perspective, and exercise himself by making sketches of designs with his fellow-students. What he learns in the master's office is the practice of the art, by making out the drawings and seeing the design carried into execution.

1246. Then, if I understand you right, you consider the academy a proper place for the history of art and instruction in the principle of art?—Yes, the theory.

1247. But you leave the practice of it to the native genius of the artist himself?—No; to study, by seeing the works executed under his master, which is essential, certainly.

1248. But I understand you to to look at the academy as a place of instruction rather than a place where, from certain fixed regulations, it is understood that very often a certain manner and character is given to the works of the persons educated there?—Certainly.

1249. What is the usual time passed by a student in an architect's office?—Daily he attends his master's office from nine to five, unless there be a great press of business, and then there is no limit, of course; so that he would have generally from seven to nine or ten to improve himself in the evening by the studies to which I alluded.

1250. The more general studies of the theory of art?—Yes.

1251. How many architects are there generally academicians?—The number of architects

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architects to which it has been usual to restrict the election as academicians has been found quite incommensurate with the number of the profession entitled by their talents to the distinction, and this has been pernicious, by giving in the eyes of the public to too restricted a number an adventitious superiority to which they were not so exclusively entitled. All academies should, in my opinion, be constructed with the view to promote art and science, and not for the purpose of personal advantage to the members. In justice to the members of the profession, there should not be any restriction of number, but all qualified by their talents should be entitled to election, as at the bar or for the pulpit. If any personal or moral objection existed to any individual, that would be corrected by the ballot at the election.

1252. We have understood from former witnesses that a member of a Royal Academy cannot belong to any other professional institution?—No; the regulations of the Royal Academy, which strictly preclude the members from belonging to any other body of artists as efficient members, is a gross injustice. An instance occurred recently. Mr. Cockerell, R. A., was anxious to belong to the Institute of British Architects as an efficient member; he applied to the council of the Royal Academy to ascertain whether it was consistent with their regulations that he should do so, and he was told that he could not.

1253. Is the exhibition of architectural designs likely to interest the public generally?—Such an exhibition of drawings would not be interesting to the great mass of visitors, but would be so to those who understand the art (of whom there are many), and to those who wish to be acquainted with the subject; those are all who are likely to encourage the art, and by them they would be seen with pleasure.

1254. Is the exhibition of architectural drawings at the Royal Academy well managed?—No. The mode in which architectural drawings have been exhibited in the Royal Academy, is a subject of deep complaint as an act of injustice. The architectural drawings are put into a room of very inadequate size, and mixed up with oil paintings; the consequence has been the introduction of a meretricious style of architectural drawings, in order to be able to compete with the brilliant effect of oil colours, for the quiet architectural drawing with a simple effect, has been overpowered by the paintings; besides, plans are excluded. Very frequently the great beauty of a design consists in the plan which is not exhibited, and thus the architectural exhibiter is expected to be rather a painter than an architect. In France they allow plans to be exhibited at the Louvre.

T. C. Hofland, Esq., called in; and Examined.

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1255. *Chairman.*] WILL you have the kindness to give your address and designation?—I am secretary to the Society of British Artists.

1256.—Have you formed an opinion on the benefits or disadvantages conferred by the Royal Academy?—Yes, I have in common with my brother artists formed an opinion.

1257. What is that opinion?—I conceive that royal academies generally are injurious to the arts, and that they do not advance the fine arts in this or any other country.

1258. What observations have you made peculiarly on the Royal Academy of London?—The Royal Academy has no claim in my opinion to the character of a national institution; it is a private society, and their rules and regulations are framed for the benefit of a private society. It has the powerful patronage of the King and the virtual patronage of the State; but still its laws and regulations, formed under existing circumstances 67 years ago, will not give it the character of a national institution. It was formed from rivalry with another society at that time existing.

1259. It has been stated by artists who have been previously examined, that the academy objects to any of its members exhibiting with any other society of artists in London?—That is true.

1260. Do you know any particular instance of the hardship of that rule?—I think generally it is a very severe hardship, and it had a very material effect in the formation of the Society of British Artists. When it became necessary to form that society, we were obliged to frame our laws and regulations to meet that law of the Royal Academy. We could not become candidates, after becoming members of the Society of British Artists, for the honours of the Royal Academy; we were in that situation that we had no power after having once joined our society; so long as we had any connexion with it we could not become candidates; and a great evil to our society has been, that that law has deterred many from joining our society, and

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giving it that strength that it otherwise would have had, because they would have been prevented, after joining us, from looking forward to the honours of the Royal Academy.

1261. Have any royal academicians been disposed to exhibit with the Society of British Artists?—Two or three royal academicians have contributed to our exhibition; but in one instance, Mr. Northcote the royal academician declared to me he had been threatened with expulsion for exhibiting with us by a member of the Royal Academy, and Mr. Northcote in reply to that threat said, "Sir, I yet remain a member of the Royal Academy, and I will vote for my own expulsion if you put it to the vote."

1262. The Royal Academy was founded I believe 67 years ago?—Sixty-seven years ago.

1263. It then contained forty academicians and twenty associates; does it contain the same number now?—It does; and at that time (sixty-seven years ago) when that Royal Academy was founded, the sixty comprising the whole of that body fairly represented, and more than represented, the aggregate talent of the country, for they were obliged to take in at that time men who could have no pretension to any rank in art in the present day. In fact for the first two or three years after the formation of the Royal Academy, the exhibibitions contained comparatively a small number of works, and the artists of talent then in existence were not one in ten compared with the present day, and therefore if the Royal Academy contained only a sufficient number to represent the talent of the country, and to give the talent of the country a fair chance of coming before the public with annual exhibitions, it can no longer be efficient for the same purpose. The artists have increased in the ratio of ten to one, not only in number but in general talents.

1264. Do you consider that the power of self-election, possessed by the Royal Academy, is an evil?—A very great evil I should consider.

1265. Does it make them approximate to a close corporation?—I should say that it has all the evils of a close corporation, with additional ones.

1266. What are those?—The close corporation only injures a local district; a point, a spot, a certain town; but the baneful influence of the academy, as to its exclusive powers and the honours bestowed upon it, extends throughout the British empire; every artist feels it in the remotest part of Great Britain.

1267. Then I understand it to be the wish of artists that there should be greater freedom of competition and fewer fetters on art than those which they consider imposed by the Royal Academy?—I should say, art should be free; that there should be a sort of free trade in art.

1268. Do you consider anything approaching to monopoly injurious to art?—I think a powerful body of men becoming rich by having possession given to them of apartments to exhibit in, by having the patronage of the King positively, and virtually the patronage of the State, will inevitably become a monopoly unless they are guarded by such laws and regulations as may be truly called national; not such laws and regulations as are only framed for their own benefit. That monopoly shows itself in various injurious ways to art generally, and to existing artists. In the first place, they consider the walls of the academy their own, and that the exhibitors are only there on tolerance; that that is the case cannot be doubted by any artist who has examined the walls of the Royal Academy, where nineteen pictures out of twenty in respectable places belong to members of the academy; in fact, not more than from four to six, say ten pictures, out of six or eight hundred have distinguished places in the Royal Academy unless they belong to members of that body, and those are generally the pictures of clever aspirants to the honours of the academy, because the academists say these walls are ours; they are given to us for our benefit, and we in the first place hang our pictures, or dispose of them fairly, according to their merit, that is, the merit of our own pictures, and what room we have to spare we devote to those artists who exhibit with us. I do not blame the academy for this disposition; it becomes inevitable according to their laws, but it is so. I myself have suffered severely from that disposition of the pictures.

1269. Is it your opinion that the Royal Academy with certain modifications might become a useful institution?—The Royal Academy, I think, with certain modifications might become a useful institution, but I should say it should be made a national institution in that case; but I would prefer free trade in art in that respect, and if the Government would give any support it should be by the purchase

purchase of pictures annually exhibited, and by commissions for historical works, for the purpose of forming a National Gallery. I believe that to be the true way of advancing the fine arts in this country, and that the different existing societies (for societies would exist for the exhibition of their works), one society would prevent another from becoming a monopoly, for there would be that emulation and that striving between them which would, in my opinion, advance the fine arts instead of depreciating them.

1270. Was the principle you mentioned of free competition by artists and by the reward of distinction by the Government to all of them, without any partiality, the principle which existed in those times when painting most flourished?—It certainly was; at the time of the formation of the Royal Academy two rival institutions existed, and at the time when the academy was formed the most distinguished British painters were in existence, Sir Joshua Reynolds, Gainsborough, Wilson, Hogarth, Barry, West, and, I believe, Banks, men who have not been surpassed, some not equalled, up to the present moment.

1271. Was not free competition the principle that prevailed in the time when the Italian schools obtained their greatest celebrity?—I do believe it has obtained at all times of celebrity in arts: I believe if we go back to the time of Greece and Rome, we shall still find it was patronage, and not academies, that created art; the household gods of the Romans created and maintained sculpture, and in Greece the heathen mythology created employment in that art, and in Italy the catholic religion, patronizing the sacred historical paintings, was the great cause, in my opinion, of its flourishing there; but when the academies were commenced, I would say the art began to decline; I believe there were few academies till about the time of the Caracci, when the academies commenced, and the arts declined; certainly they declined from the time of Louis the Fourteenth.

1272. Then you consider the real foundation of art is a demand for it?—A demand for art will always increase artists, and it will increase talent too; the demand for portraiture has created employment for portrait painters in this country, and our beautiful and varied country naturally created landscape painters, and as the country became opulent there became employment for landscape painters, and a certain degree of success belongs to the English school in portraiture and in landscapes.

1273. If, therefore, according to the historical view you have taken, it has been the demand for works of art which has been the real vital encouragement to art, is it not desirable that a nation should have every means of instructing itself in art by means of exhibitions of the finest works, so as to encourage the best possible style and the highest character of art?—Highly desirable; I should say that national schools of designs, for instruction in arts of design, would be valuable, and, above all, a national gallery.

1274. And not only a national gallery, but local galleries, I suppose?—And local galleries. I would advert to the great value that the provincial exhibitions have been to the advancement of art in this country. The first, I believe, was established about four or five-and-twenty years back; since then, they have become very general, and in many of the towns in England, where an exhibition was first formed, there were not more than four or five purchasers the first exhibition. I will instance the small city of Carlisle, very far in the north. I believe in the first exhibition they sold nine pictures; they progressively advanced in sale in three or four years to 30 pictures, and by that means evidently diffusing a taste in the neighbourhood for the fine arts.

1275. Dr. *Bowring*.] Do not you think the inaccessible character of most of our exhibitions, both public and private, in the one case in consequence of the sum to be paid, and in the other the difficulty of obtaining access to the noblemen and gentlemen who are possessed of fine pictures, have greatly retarded the cultivation of art?—Decidedly; and therefore a national gallery will be of the utmost value.

1276. Do not you think as you refer to the religious feeling of the catholic part of Christendom in which the churches are always accessible to the public without any fee, that habit of keeping our churches, in which there are some fine statuary and some fine paintings, and making them inaccessible except on days of service, have a highly pernicious influence on public taste?—Undoubtedly; and I believe, I speak the sense of the whole country, when I say, I deplore the state of things in this country; Westminster Abbey, for instance; every Englishman feels he is shut out from the study of those fine specimens of Gothic architecture and works of sculpture there erected.

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1277. And that which applies to Westminster Abbey applies to St. Paul's, and almost all the other public ecclesiastical buildings?—Yes, and with respect to all the pictures in this country, with the exception of our National Gallery, and certain days fixed by certain proprietors of pictures, and then you only see them with great difficulty in a crowd.

1278. *Chairman.*] Does it not apply to all the cathedrals all over the country?—To every thing connected with art in this country, except the British Museum and the National Gallery.

1279.—Dr. *Bowring.*] Are you aware of the fact, that even as respects the private collections of individuals, they are much less accessible in this country than small private collections in other countries?—It is a constant and general complaint both by Englishmen and foreigners that it is so.

1280. So that with reference to many most remarkable collections in this country, unless there are some means of reaching somebody who is acquainted with the noblemen or gentlemen who possess them, they are really inaccessible to the public?—They are.

1281. Is not the character of the buildings inhabited generally by our nobility and the wealthy classes of the population a great evidence of the backwardness of art?—I cannot exactly say that; I think one great reason why they are not thrown open so much to the public as they otherwise would be, is this: that the apartments are almost all constructed for the purposes of living in and not for show; the best pictures are placed in rooms occupied by the family, and it is very uncomfortable and inconvenient to have those rooms thrown open to the public and exclude themselves from living in them; abroad there are large galleries devoted to pictures exclusively, and a separate apartment for the families to occupy.

1282. Do not you think it very possible to consult the domestic comfort of an habitation with the means of exhibiting in it beautiful pictures?—It is done in a great many cases; there are a great many liberal patrons who do that, and happily that taste is now increasing with several gentlemen who are building galleries and furnishing their houses with pictures.

1283. *Chairman.*] But you seem to think there is a greater spirit of exclusion of the public in this country than there is generally abroad?—I do think so.

1284. Dr. *Bowring.*] Do not you also think some injury has been done to the arts by the less elevated position which artists occupy in public opinion, I mean intellectually, their social position, that it is not so elevated as it is in many other countries of Europe?—I think that is deeply felt, and without being invidious at all, I feel the highest respect for a great many of the members of the academy; they are men of high character, and perhaps the academy possess the greatest talent in the country, but I feel that a large body of my brother artists are degraded by the sort of exclusive rank or title which is given to the royal academicians.

1285. Do you think that art and artists generally occupy with reference to the great civilization of this country, the position they ought to fill?—Certainly not; with the exception of the royal academicians, who hold a certain rank in society by the King's patronage.

1286. *Chairman.*] But do you think the academicians stand so high simply because they are academicians, as a foreigner does simply because he is an artist in a foreign country?—No, I do not think they do; but they have exclusive standing or rank in the country.

1287. Is there in the people of this country that respect for art, as art itself, which there is in the people in many foreign countries?—No, nor there never will be, till there is the same veneration for art that there is in foreign countries.

1288. Dr. *Bowring.*] Would not the respect for artists necessarily be associated with and grow out of the love of art itself?—Evidently; and as the love of art and the knowledge of art become diffused in this country, art and artist will be more respected necessarily. In France an artist is looked upon in a very different point of view to what he is in this country. In France he is infinitely more respected; he is patronized by the state, and feels his weight and consequence.

1289. That is to say, the diffusion of the love of art is very much the same thing as the elevation of art?—Clearly.

1290. *Chairman.*] Do you think that that proceeds from the greater degree of freedom of inspection of works of art which exist abroad, where all the people can inspect the works of art, than here?—Abroad, every great country except England, has had a national gallery open to its public; and at an early period in life the public become acquainted with fine works of art, and to a certain degree, at least,

least, these galleries create a love of art among the people, and they respect the art and look up to the artists. In this country taste has been diffusing slowly; we have had no public exhibitions but exhibitions of works of modern art. The Royal Academy is of great service in that respect, from its annual exhibitions; it increases a love of art by its annual exhibitions. A collector in this country, a man who once becomes imbued with the love of art, purchases a few pictures, perhaps of an inferior class; but the very love of art leads him to inquire; he is not content with his own pictures, but it leads him to search after others; he sees finer works of art, and he improves his taste, till, in the course of 20 years, I have known a selection below mediocrity exchanged for one of excellence.

1291. Do you extend that observation, with respect to an individual collector, to the improvement in art of a whole nation?—Yes, with the necessity of an acquaintance with the fine arts to correct taste.

1292. With the means of seeing that which is worthy of admiration, they will acquire an admiration of art?—Certainly, as art is comparative.

1293. As you seem to have paid great attention to the subject, have you ever drawn the inference, that the same result arises from the exclusiveness in this country with regard to public libraries; is there the same facility of admission to public libraries in this country, or is there any thing like the same number of public libraries in this country as there is abroad?—Certainly, in most countries abroad, to the public libraries there is a more ready access than in this country, France in particular. The library at the British Museum it is very well known is not very difficult of access, but still many persons are deterred from attending it, on account of the routine required to get access to it.

1294. Is not a small impediment very often sufficient to prevent a man from availing himself of information he might have?—Decidedly, with respect to the libraries in this country.

1295. Now let me ask you whether you do not think the French people themselves have a greater veneration for the name of an artist and a literary man than the English people have, and whether you do or not attribute that result to the want of public exhibition of works of art and public libraries which diffuse a greater knowledge both of art and literature among the people generally, and which give them a greater admiration for the persons who produced those works which they admire?—I do think so.

1296. What effect has the British Institution had on the fine arts?—The British Institution was formed at a period when there was no other existing institution for the exhibition of works of British artists, except the Royal Academy. The Royal Academy neither then nor at any time has been a mart or place of sale for works exhibited there: it was never created as being a place of sale for works exhibited there. A certain number of noblemen and gentlemen formed that institution for the purpose of giving, I would say, the junior artists, or the artists generally, an opportunity of exhibiting their works fairly before the public, and for the purpose of sale. And to show that my sense of their intention is correct, I would say that they offered premiums for the best pictures sent in in different classes, a certain premium for historical paintings, another for domestic subjects, another for landscapes. The British Institution continued that scheme for some few years, and sold a great number of pictures, and gave a great number of premiums; they afterwards varied their plan, and had an exhibition of the old masters in the second season of the year, for the purpose of diffusing a taste for the fine arts and improving the taste generally by bringing before the public, and before the students, fine specimens of the old masters. That exhibition curtailed the exhibition of modern art very much; it was partly the cause of creating the society of British Artists, because, for three or four months in the season there was no opportunity of exhibiting their works for sale, except at the Royal Academy.

1297. What led to the formation of the two societies, the Society of British Artists, and the Society of Painters in Water Colours?—At the time of the formation of the Society of Painters in Water Colours, the Royal Academy did not admit painters in water colours into their body. They were not eligible to be elected, unless they were painters in oil. And at that time the spread and the increase of talent in water colour painting was very great in this country; I believe I may say it is peculiarly English is water-colour painting; and that institution, after struggling for some time, succeeded and flourished, and like all other institutions with power in their hands, they were willing to abuse it when they became powerful; and it became to a certain degree a monopoly, as well as the Royal

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Academy. But as the State had nothing to do with it, and as it was merely a private monopoly, there was a mode of curing it. A rival institution would set up against it, a rival institution did set up against it, and it immediately gave them ideas of liberality, for they added six or eight, or ten members to their institution directly, and if that was not sufficient to cure the evil, a stronger institution would rise up against it, and it would gain strength from their illiberality. And I would compare the society of British Artists with the Royal Academy in that respect; we are obliged to be liberal, and give a fair share of our walls to our exhibitors, because if we did not, we could not get such an exhibition as would attract the public, and should not get the support of our brother artists, because we have no exclusive privileges from the King or the State; we have none of these adventitious aids—we have to pay for our rooms, purchased at a great expense, and at a private sacrifice; we have to pay annually a certain sum out of our pockets.

1298. Dr. *Bowring.*] You depend equally on the good opinion of the artists and of the public?—Yes; and if we were to grow into strength and become rich and powerful as the Royal Academy is, there is a mode of correcting the evil in us, though there is not in the Royal Academy as at present constituted.

1299. Has the Royal Academy any control over the British Institution?—They have not any legal control, or any ostensible control either; but I do conceive, from their position in society, from the power of inviting the principal nobility to their annual dinner, which is certainly a very great intellectual treat, where the first rank and talent of the country are brought together, they have the opportunity of granting the favour of private-view tickets; and in fact they associate, from their position in society, with the principal people in the country, and very much indeed with the executive, if I may use the term, of the British Institution, and gives that them an influence in the exhibition; for I would ask any artist, or any lover of art in this country, to look at the walls of the British Institution, where he will find that that institution has become as much a part of the Royal Academy for the exhibition of their works, as the branch bank at Manchester is a part of the Bank of England; for works that have been previously exhibited by royal academicians, and even sold, to the injury of a great many original works sent there, occupy all the best places in that institution, to the exclusion of young men who send there original works for sale; and I must be allowed to say, that the consequence has been a falling off in the receipts of that exhibition and of the visitors, because the artists have been deterred from sending their pictures, and another consequence has been an increase in the sale of our pictures; we have this year sold to the amount of nearly 3,000*l.* from the walls of our exhibition.

1300. That is the Society of British Artists?—Yes; and out of that 3,000*l.* it is necessary to state, that two-thirds of it at least will be paid to our exhibitors, not to members of the society,—to persons who exhibit with us, and not more than one-third of that sum is for work belonging to the members, therefore I would call the attention of the Committee to the usefulness of our society in giving a fair opportunity for the exhibition of works of art to rising artists; and I should say, if the Royal Academy is to receive any possible benefit, such as the giving of rooms saving them from 1,000*l.* to 1,500*l.* a year, we have some call also on the State, when we can prove what we have done for the advancement of the arts and for the benefit of our exhibitors, at a great expense to ourselves and very great exertion. If the Committee will allow me, I would propose a plan that would be exceedingly beneficial to the Society of British Artists, at a very small expense to the State. I should say, that if public schools were adopted, that our rooms are exceedingly well calculated for schools of design from their local situation and from their contrivance; if the State would purchase those rooms, the society would give them up seven months in the year as a school of design without any control, retaining them the other five months for their own exhibition. It would be a great boon to the Society of British Artists and a service to the public. I only throw this out to the Committee; if they will take into consideration what the Society of British Artists have done, what difficulties they have had to encounter, and what they still have to encounter with the power of the Royal Academy opposed to them I am sorry to say.

1301. Then you consider that the fact, that the Royal Academy will have one-half the National Gallery is a great injury to you and to other societies of artists in the neighbourhood?—I do think it a very severe and cruel injury to us, because when we were forming our society we waited on Sir Thomas Lawrence, the president of the academy, and Mr. Phillips and almost all the influential members, and

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we told them, if they could give us any pledge or hope that there would be sufficient room allotted to the academy, to enable them to give fair and full exhibition to the works of art sent annually, we would defer our society or not form it, and they said they had no prospect of giving such a promise, and under that understanding our society was formed; because there was a large body of persons without any chance of coming before the public, unless they had an institution of their own.

1302. Will not the much greater space given to the exhibitions of the Royal Academy in the new National Gallery, as was stated by Mr. Wilkins, give it a far greater preponderance than it at present possesses over the other rival institutions?—Decidedly, it will increase their power in every respect; unless some modification be made in the laws of the Royal Academy, it will give them an unlimited power, as it is, it is a private society, and they have unlimited control; an increase of power is an increase of danger and an increase of evil to the arts generally; an increase of power is an increase of a positive tyranny; the Royal Academy as at present constituted is an anomaly that does not exist in any other free state but our own.

1303. I understand that you complain that the academy, with the feelings of a private body, possess the power of a public body?—They are esteemed generally, from a want of knowledge of the subject, as a public body without any real pretence for it whatever.

1304. And therefore the great extension of their public power which will be given to them by their new locality in the National Gallery will be a greater aggravation of the evil which is complained of?—Decidedly.

1305. Because without altering their private character they extend very much their public power?—Decidedly.

Martis, 5° die Julii, 1836.

MEMBERS PRESENT.

Mr. Ewart.	Dr. Bowring.
Mr. Strutt.	Mr. David Lewis.
Mr. Brotherton.	Mr. Hope.

MR. WILLIAM EWART, IN THE CHAIR.

John Pye, Esq., called in; and Examined.

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1306. *Chairman.*] YOU are a well-known engraver in London?—I am a landscape engraver.

1307. Have you turned your attention to the Royal Academy as connected particularly with engraving?—I have.

1308. Does the Royal Academy of Arts in London extend protection or encouragement to the art of engraving?—It appears that the laws of the Royal Academy of Arts admit to academic honours historical painters, landscape painters, portrait painters, flower painters, sculptors, architects, die engravers, watch chasers, and enamel painters, professors of each of those branches of art having been academicians, as the catalogues of the Royal Academy testify; but that all classes of engravers, excepting die engravers, are excluded from academic honours, nor can I learn that engraving has ever derived any protection or advantages from the Royal Academy; on the contrary, the constitution of that establishment, instead of excluding engravers altogether, as may be presumed it ought to have done, if engraving were deemed by those who made its laws unworthy to rank with the many other branches of art just mentioned, has not merely deprived engraving of that rank in England which is assigned to it by all the academies of art on the continent of Europe, but it has attached to that profession a mark of degradation that does not attach to any other branch of fine art, however low its claims may be; and it is worthy of remark that Sir Robert Strange received from the King the honour of knighthood for his skill in the practice of that art which had rendered him unworthy of belonging to the Royal Academy, whereby he became distinguished as an engraver above all the royal academicians, excepting Sir Joshua Reynolds and Sir William Chambers.

1309. What rank do engravers hold on the continent of Europe in relation to the professors of the other branches of fine arts?—The academies of Rome,

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Florence, Milan and Venice assign to engravers the same rank that is given to the other branches of fine art. Each academy has a professor of engraving residing on the establishment to give lectures, &c. At Paris also engravers hold rank in common with the other members of the institute, and some of them are marked by other honourable distinctions conferred by the government, from the legion of honour to the title of baron.

1310. What is the peculiar position in which engravers are placed by the laws of the Royal Academy; you have stated they are neither admitted nor altogether excluded from that institution?—Engravers are not suspended between honour and disgrace by the laws of the Royal Academy, but six engravers are eligible as associates ONLY, the profession is consequently held up to the gaze of the world as being beneath every other branch of fine art, and its professors are thereby marked as persons of inferior capacities. Sir Robert Strange, in his work on the rise and establishment of the Royal Academy, says, "Care was taken that the mode of admission should effectually exclude every engraver who has any of that conscious pride which the better artists always possess;" and the line engravers of the present day so fully respond to that fact, that they carefully abstain from all connexion with the Royal Academy on such terms of degradation.

1311. Do you attribute the position assigned to engraving by the Royal Academy to the low estimate formed of the value of that art, or to want of skill in its professors?—I attribute the degradation of engravers to private feelings evinced through the laws of the Royal Academy towards Sir Robert Strange. This is, I believe, a fact that has never been doubted, and in confirmation Sir Robert says in his work on the Royal Academy already quoted, "I have been obliged to take up my pen to rescue the art of engraving in some measure from that indignity which it has unjustly suffered on my account." It would be impossible to imagine that it resulted from the unimportance of the art itself, or to any demerit on the part of its professors, when we recollect Sir Robert Strange, Woollett, Vivaries, and Sharpe, whose works are still sought after and admired throughout Europe, and at the same time learn from the catalogues of the Royal Academy exhibitions that watch chasers, flower painters, die engravers and enamel painters have been academicians, and also artists of other classes whose works are now unknown or not esteemed, and whose names are merely connected with art by being printed in those catalogues.

1312. What is the actual state of engraving in England in relation to its state on the continent of Europe?—The art of engraving appears to have advanced in England through the influence of growing intelligence and our national commercial spirit, and stands, in the opinion of foreigners, higher than in any other country. In evidence of that fact, I beg to refer to the employment given to English engravers, both at home and abroad, for works to be published abroad; to our intimate acquaintance with the French; to the well-known fact of young foreigners coming to England under the protection of their respective Governments to study the art of engraving; and lastly, I beg to state, that the Duke de Cazes, formerly ambassador of France at the court of Great Britain, and subsequently first minister of Louis Eighteenth, told me in Paris that whilst he was minister of the king, he conceived a project of sending young engravers to England, to study those qualities of that art for which the English are distinguished; as is the custom of different academies to send young painters to Italy to study painting; but that a change of the ministry prevented his purpose being effected.

1313. Dr. *Bowring.*] Could you state, with reference to any past time, the number of plates produced now, as compared with those produced in this country twenty years ago, or the number of engravers?—That question appears to me so vague, that it is difficult for me to answer it. I am rather speaking of the encouragement given to art, than the quantity of things engraved. The quantity of plates engraved now must be very great, when compared with the quantity engraved at any former period; but I cannot speak as to number, and of course the relative number of engravers bears the same proportion.

1314. *Chairman.*] Is the reputation of the English engravers very much increased?—There is no question, I think, on that point.

1315. Dr. *Bowring.*] Can you state any comparison between the number of engravers at this moment and the number twenty years ago?—It would be impossible for me to speak with accuracy on that point; there may be five times as many now as at any former period.

1316. *Chairman.*]

1316. *Chairman.*] To what do you attribute the peculiar success of the English line engraver?—I attribute the distinction of the English engraver to result from a new combination of the various qualities of nature and art in the plates they engrave, particularly so in regard to landscape engraving. The best plates engraved now appear to me as being free translations from pictures, instead of being cold rigid copies. They are entirely so with regard to effect—that quality by which the English School is distinguished, whether we speak of painting or engraving. The painter produces his picture by the aid of forms, lights and shadows, and varieties of warm and cold colours. The engraver copies the composition of the painter, and produces his effect, aided merely by different strengths of tints and gradations of black and white; and the most successful engravers often produce effects, with these very limited means, which fill the minds of spectators with a consciousness of the magnitude and great pleasurable varieties of nature (with very few exceptions) beyond any thing formerly done.

1317. Dr. *Bowring.*] Has not the more direct association of the art of engraving with literature been one of the main causes of the great number of works executed?—It appears to me that the mind expands as it becomes cultivated, and a greater desire for every thing that emanates from the exercise of intellect is created; hence results the encouragement for literature and the fine arts.

1318. *Chairman.*] Then, if I understand you right, engraving partakes in England more of the character of a fine art than in any other country?—That is my belief.

1319. And yet the English engravers stand lower as artists, in point of distinction, than the engravers in foreign countries?—An engraver who has attained but moderate rank in this country has only to travel abroad to ascertain that fact, for he becomes, by being transplanted, another person in point of weight and consideration in society.

1320. Dr. *Bowring.*] But with respect to his own pecuniary prosperity, is not more patronage done by literature to English engravers than is done to foreign engravers by any honorary distinction?—Speaking of engraving in a pecuniary point of view, engravers derive considerable advantage from being employed to embellish books, and but little from that employment which would elevate their art, and by which they would wish to be distinguished.

1321. But to what do you attribute the great increase of the numbers and the great increase of demand for engravers?—It is the commercial spirit and growing intelligence.

1322. *Chairman.*] If in your opinion engraving stands higher in England than it does on the continent of Europe, what benefit do you anticipate for that art from a more elevated connexion with the Royal Academy?—The position in which engravers are placed by the Royal Academy is deemed to be one of injustice, from which they ought to be relieved by being disconnected with that establishment altogether, or by having rank assigned to them equal to that which is accorded to the members of the different branches of art which are now united with painting to constitute the Royal Academy, and which are various as to their relative claims to consideration, on the score of employing the imaginative powers of the mind; in the event of engraving being placed in its just position amongst the other arts, the considerations and self-respect of engravers would lead them to a more general intimacy with fine art, and more works would be entered into, alike honourable and beneficial to artists and to the country; at present the engraver has nothing to stimulate his ambition, nothing of honourable distinction amongst men to look forward to; and whilst he sees professors of other branches of art and science cheered and encouraged by the learned and the wealthy, he is discountenanced into a debasement of his art as a means of living, and then he is taunted and reproached for having so done.

1323. Do you consider the Royal Academy as being a private or a public body?—When I have talked to members of the Royal Academy with a view to effecting some change in the position of the art of engraving, the academy has been represented to me as being a private body, hence the right of interference has been denied; but when I recollect the advertisement attached to the first and the twelfth years' catalogues of the Royal Academy's exhibitions, when I recollect that it occupies a building belonging to the nation, that the diplomas of its members are signed by the King, and that it is looked up to by the country as a royal establishment, deciding on the rank and character of British artists, it

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appears to me as being a public establishment; but whether the wisdom of Parliament shall regulate the Royal Academy according to the rights and privileges of a private or of a public body, the right assumed by those who made the laws of the academy, touching the art of engraving, cannot easily be recognized, and I confidently rely on the wisdom of Parliament for the restitution of engraving to that rank which properly belongs to it, as a branch of fine art of great importance, whether it be considered on its own merits as an art, or in relation to the commercial wealth of the nation. The advertisement to which I allude is as follows: "As the present exhibition is a part of the institution of an academy supported by royal munificence, the public may naturally expect the liberty of being admitted without expense, the academicans therefore think it necessary to declare, that this was very much their desire, but that they have not been able to suggest any other means than that of receiving money for admittance, to prevent the room from being filled by improper persons, to the entire exclusion of those for whom the exhibition is apparently intended."

1324. Dr. *Bowring.*] Do you think these honorary associates have been unfairly distributed by the Royal Academy?—I do not think it any honour.

1325. But such as it is?—Unfairly distributed; I think so, because I cannot myself recognize the right of any body of men, whether they be painters, sculptors, or any other class of men, to meet together unconnected with engravers, and assign to them a rank inferior to that which they gave to themselves.

1326. Is it not an object of considerable ambition among engravers to be associates of the Royal Academy?—So far is it to the contrary, that Sir Robert Strange, Woollett, Sharpe, and all those men who adorned the art when the academy was established, never became candidates; the first man who did was a person who assisted Mr. Woollett, and Woollett used to say to him, jocosely, "Do they put you on a little stool when you go to their meetings?" And Mr. James Heath I believe to have been the first man of distinguished talent in this country who did degrade himself and the art by putting down his name to be elected into that body.

1327. Then it is your belief that the number of candidates is few among distinguished engravers?—I know not a line engraver of any weight in London at this time who will set his name down for election as an associate, because they hold it to be a degradation, and they feel that the academy, in framing this law, put a mark of degradation on the art that is alike disgraceful to the academy and injurious in the opinion of the world to the professors of engraving. It is not merely that, but it excites the astonishment of foreigners; and we know how very much it must tend to debase the professors of engraving in all those persons who are not deeply learned in the art, and know how to appreciate it on his own merits rather than on the common report of the world, or by the mark put upon it by the Royal Academy.

1328. Has there been any period in which the number of associates have not been filled up?—For several years after the establishment of the Royal Academy they could not get the number; and I know at this time that there is a great difficulty to fill them. At all events the line engravers are not the candidates. I will not venture to say they are better than the engravers of any other class, but they do not become candidates.

1329. *Chairman.*] Are foreign nations advancing much in the art of engraving now?—I imagine that the state of engraving in England is looked to so much by all the nations of Europe, that they would employ an engraver coming from England, with the character of an Englishman attached to him, although he might, perhaps, in the opinion of some sound judgment be inferior to those of their own country. I have been recently applied to to recommend some engravers to go to Paris for the express purpose of engraving a work that has in a great measure a national character; and a great many things have come to my knowledge which leave me no question as to what English engravers in the opinion of foreigners deserve.

1330. Dr. *Bowring.*] If it were objected to you that the present system has created a great national reputation to England, how would you answer that?—I should say, that while it has increased the quantity of engravings it has debased the engravers, so that a man, if he were to go through the country, he would rather be taken for almost anything than an engraver. That is my own feeling.

1331. *Chairman.*] But if it is the mere spirit of commerce that has been the encouragement

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encouragement of engraving in England, how comes it that the artists who devoted themselves to engraving are, according to your previous statement, artists of a higher character as artists; would it not seem to follow, that if it were the mere spirit of trade which produced the art, the artist would be rather of a mechanical character than of that higher one which you mentioned?—I believe you have touched the point on which painters will generally agree, that engraving has in this country assumed a mechanical character; but it has assumed that mechanical character as a means only; its end has been of a higher and more artistical nature, resulting from the pride and ambition of the engraver rather than from any of that fair encouragement which inspires us with that self-respect which I submit ought, in a country like this, to attach to engravers, and which encouragement is extended to and forms the stamina and pride of people of every other profession whatsoever.

1332. Would you suggest any other mode besides the one which I understand you to suggest, that is, the dignities to be conferred by a body like the Royal Academy, as the means of encouraging the higher branches of engraving?—It has occurred to me in my hours of reflection, that every branch of art ought to stand as far as possible on its own merits. It has appeared to me, when looking round the world, that the National Institute of France does more justice to art and to science than any other institution I have heard of. Engravers, if I understand the character of the institution rightly, are independent, the painters are independent, the different branches of science are all independent of each other, yet when united, they form the institute.

1333. Dr. *Bowring.*] But has it not been admitted that engraving as an art, notwithstanding all these honours and distinctions obtained in France, has not made the same progress there as it has made in England?—That is true, because France has passed through a time of war, when very little encouragement was extended to it. It is equally true that England has passed through a time of war; but England has had all the trade of the world, and it is the commercial spirit, as it appears to me, that has extended encouragement to engraving here more than any other; no doubt many works are undertaken from love of art.

1334. That applies to literature as well as to art, and nobody has contended that literature has not obtained a very great development in France of late?—It would tend to creating a great number of works for plates, which are generally undertaken for the purpose of pecuniary support.

1335. *Chairman.*] Then it is to the spirit of execution that the English engravers are entitled for their pre-eminent character?—This question has been already answered.

1336. Do you recollect how many engravers there are in the Royal Academy in France?—In the institute I know M. Tardieu, the Baron Desnoyers, and M. Richomme. I think there are four.

1337. They are regular members of the institute?—Yes.

1338. As you seem to have been very much in France, will you state to what you attribute the superior estimation and almost veneration in which an artist is held among the French, compared with the comparatively lower estimation in which he is held in this country?—I am scarcely competent to give a good answer; it appears to be attributable to so many causes.

1339. Do you admit the fact?—I admit the fact; but France is an older country than this, and the arts and all intellectual pleasures are most cherished in the older countries.

1340. Do you attribute it at all to the general freedom of access to all the public exhibitions, and the encouragement of the circulation of art among the people?—There is no question but that is one very material cause; even the peasants (the lowest people) go into the Louvre to find pleasure, and have access to the different institutions there, which create in the natives a pleasure which hitherto has been but little known in England.

1341. And even in provincial towns like Rouen and many others; the public exhibitions are perfectly accessible to the lowest peasant at all times?—I have passed some time in Rouen, and I know exhibitions there form a source of pleasure to the people, even of the lowest rank.

1342. Have you ever had occasion to observe the good or bad effect produced on the people of foreign countries by the admission to exhibitions of works of art on a Sunday?—I have never been conscious of any bad effect produced from it; but in fact it has created a different impression on my mind.

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1343. Dr. *Bowring.*] Did you ever see any disorderly conduct from that?—Never; I should advocate it very strongly myself.

1344. Is it not a pleasure likely to create feelings of thought on the part of the spectators?—It most certainly is; and a quiet feeling allied to happiness that brings no reaction in its train.

1345. *Chairman.*] Have you ever turned your attention to the reconstruction of the Royal Academy?—Not further than in the way to which I have just now alluded; making a kind of republic of the arts, to put them on equal terms, each standing on its own respective merits. I could never see the right of any one body of men to stamp a badge of degradation on others. They should either admit them to equal honours or not admit them; that seems to me to be the common claim of right and justice.

1346. Do not you think it reasonable, considering the great eminence that the English School for engraving has attained, that there should be some portion of the National Gallery allotted to the exhibition of the most eminent works of the choicest kind of English engravers?—I should be very glad if that were the case; it would be but awarding common justice to the engravers of this country.

1347. Mr. *Brotherton.*] What measures would you recommend for the encouragement of the present engravers?—It appears to me that if the arts were placed on an equality, each class united and standing on its own merits, having a fair unbiassed claim on the estimation of the world, nothing more could be desired.

1348. But did you not suggest some means of bringing before the public the knowledge of the merit of different artists?—It occurs to me that if painters and engravers could come together in the way they do abroad, and in the way I submit they should do here, the thing would be altogether changed. No man in his senses would say that engraving is equal to historical painting, but he would say it was much more important than various other branches of arts which are patronised by the academy and of which they have elected members, and if they were brought together the painter and the engraver would publish in conjunction with each other their own works, for their mutual advantage, and they would become distributed in a degree through the world to amateurs, who would pay a fair price for them, instead of their being now circulated exclusively through the trade.

1349. Do you not think it would be desirable that the Government should encourage the exhibition of engravings?—I think any thing that tended to encourage the exhibition of works of art would be good, but the Government of this country, as far as I know of it, have never interfered or done any thing for any branch of art excepting sculpture during the war, and therefore I have not considered whether it might be well for the Government to interfere or not.

1350. *Chairman.*] Has the Royal Academy given any facilities for the exhibition of engravings at their annual exhibition?—Never at all.

1351. In Paris are engravings exhibited at the regular public exhibitions there?—Most certainly, in the Louvre; and in London the six associates of the Royal Academy are allowed to send something for exhibition, but they are exhibited with coloured paintings, and produce a bad result.

1352. Do you think that for the encouragment of engraving, as well as every other branch of art, there ought not to be a public annual exhibition, comprehending all the branches of art?—I think it would be an advantage to art, but I do not anticipate for engraving any good from annual exhibitions, though I do from a permanent collection of choice specimens.

1353. And that the pictures exhibited at that exhibition should be chosen by persons of acknowledged taste and unquestionable impartiality?—I think it would be as good a thing as could be done for the general interests of art.

1354. Do you think the Royal Academy has that acceptation among artists generally that it would be adjudged to be a proper body for forming such selection?—I scarcely know what power ought to become the judge or umpire in a case like that.

1355. I asked whether, supposing there was a national exhibition, such for instance as takes place in France, you would have the persons who selected the paintings for the exhibition to consist of a more general body or a body so limited as the Royal Academy?—A more general body would, I think, give more satisfaction if not more justice. It has been intimated to me this moment that having by my evidence shown that engraving as practised in this country is higher

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higher than it is abroad, I have weakened the claim that I have endeavoured to put in to improved rank for its professors, but I do submit that it is not so. That if they have distinguished themselves by superior talent, they have a greater claim to that rank which I submit belongs to them as matter of right.

1356. Mr. *Brotherton.*] Do you not think there are engravers of great merit who are little known?—Most certainly.

1357. Then any thing that would have the effect of drawing them into public notice would be most beneficial to them?—Unquestionably. At present they are only drawn into notice through the medium of printsellers and booksellers. They have no direct patronage from the rich, as far as I know; I have known but one genuine patron of engraving in my day.

1358. *Chairman.*] The public exhibitions you think the most natural means of bringing them into notice?—They would have a beneficial effect on art generally.

1359. Mr. *Brotherton.*] But may there not be engravers, unconnected with the Royal Academy or any other society, of great merit, who have no opportunity of being distinguished because they are not associated with such institutions?—I would not myself regard an engraver belonging to the Royal Academy as being superior because he did belong to it; I know in the opinion of many persons an engraver, by belonging to the academy, however distinguished he might be as an artist, evinces a deficiency of self-respect and of that independence which every man should possess.

1360. But do you not think the public, who are not at present always the best judges, would attach some importance to an engraver being connected with the Royal Academy?—They would; and hence is the ground of my objection to the position assigned to associates in the Royal Academy.

1361. Then what is desirable is to adopt such a plan as will put all upon a fair and equal footing, so that there may be free competition for public patronage?—It appears to me that the engravers should be either altogether unconnected with the Royal Academy, or they should have that rank which is assigned to other branches of art. That is the gist of all that I would say at present. Unless engravers had been a party to the compact, I cannot feel that those persons who sat in judgment had any right to put that mark which they have attached to engravers.

1362. But do you not think that the printsellers sit in judgment now?—They do sometimes.

1363. That the engravers perhaps owe their fame to the recommendation of those who sell their prints rather than to any merit they possess?—I have already stated that, as far as I know, except by a few private patrons, no encouragement is extended to art, excepting that which comes through the printsellers, and if an artist be daring enough to publish any thing for himself, he must make a sacrifice of 60 or 70 per cent. to get it placed before the world.

1364. Would it not tend very much to redeem an artist from the thraldom of the printseller if he had an opportunity of exhibiting specimens of his art in public, on which public opinion could be passed?—It is difficult to answer this question satisfactorily. I have already stated that which appears to me as being requisite to render justice to engraving.

George Foggo, Esq., called in; and Examined.

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1365. *Chairman.*] WHAT branch of art have you pursued?—There are few departments of art that I have not applied myself to, but more particularly to the historical.

1366. In the course of your observations have you ever been induced to consider the question of the expediency of the establishment of academies?—I have not only long studied the effect of academies, but I have repeatedly written treatises thereon, and I have lectured at public institutions on their effects.

1367. Have you ever studied in any academies?—I have.

1368. What academies have you studied in?—For seven years in the Imperial Academy at Paris, and afterwards I gained admission, on my return to this country, to the Royal Academy at Somerset House, where I attended for the purpose of practice, but I cannot say for instruction. I had also, whilst in Paris, been for nine years in the school of the celebrated Regnault, to whom I consider that I am indebted for all the instruction that I ever received.

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1369. Since you have had such opportunities of observing the academies both in Paris and in London, what is your opinion of academies generally?—Their effects have everywhere been most injurious. The first academies in Italy were intended to support, or rather to revive, declining art. They failed in their object. In France, under Louis Fourteenth, they aimed at a higher ambition, that of exalting them above all precedent; but rules and regulations intended for the former case were still less likely to succeed in this; and the result was most disastrous; a fall from Poussin, Le Sueur, Le Brun and Claude, to Boucher and Van Loo. A century later, with so striking an example before us, a similar attempt was made in England; but it has not yet been allowed to extend its baneful influence so far as the other did. In my opinion, academies are seminaries for the inculcation of idolatry in art. This is equally apparent in the worshippers of Le Brun and the admirers of Reynolds.

1370. Do you consider that there has been any dereliction of official duty, such as I understand to be implied in your former answer on the part of the academicians?—Through the dereliction of duty, or at all events the negligence of a member of the Royal Academy, who was authorized by Government to clear my pictures from the Custom House on my return from the continent, I lost my principal opportunity of connexion and employment. The case of neglect of which I complain was this: on my return to my native land, after an absence of 17 years, I relied on an introduction to Madame de Boyne, daughter to the Marquis d'Osmond, then ambassador to this country from France, a lady who possessed the will and the opportunity of introducing me to patronage; the academicians who were appointed to make a report to the Lords of the Treasury on the validity of the claim to admission of my performance, refused to go to the Custom House; and the words used by one of those gentlemen were, "Because there was no remuneration for their trouble." A leading member of that society refused to perform the only unpaid duty of his office; and because there was no salary attached to that as to the other academic honours, I was left to neglect and disappointment; for before I could obtain a specimen of my talent, the Marquis d'Osmond ceased to be ambassador, and with his friends left England. His Majesty's Government supposing, as every one erroneously has done, that the Royal Academy was like the British Museum, a public and not a private institution, was accustomed to consult its members for the purpose of obtaining authorized information on all subjects relative to the fine arts; and finding it proper to exempt from the enormous duties then imposed on the importation of objects of art all artists bringing home their own sketches and studies, empowered the Royal Academy, by two of its members, to visit the Custom House, and report on all applications for such exemption from duty. Unwilling, I suppose, to let it be known that they were not a chartered responsible society, the academicians received this authority without explaining that all their other duties were accompanied with remuneration. Of the two gentlemen whose turn it was to perform this trust in my favour, one acknowledged the propriety of the request, and offered to go down any morning that the other would appoint; but his colleague refused, and declared that there being no remuneration for so troublesome a task, he could not sacrifice valuable time that ought to be applied to the benefit of his family. If this be considered a case of individual dereliction of important Government authority, others cannot admit of the excuse.

1371. At what time did the circumstance of which you complain occur?—It must have been in December and January 1818 and 1819.

1372. Now proceed with the other instances?—Other instances of delegated power and its abuse are detailed in Barry's Letter to the Dilettante Society, and confirmed by Mr. Prince Hoare, late secretary for foreign correspondence to the Royal Academy, even in the academic annals. The academicians were appointed by Government, by Parliament and by other authorities, to decide on the designs for Lord Rodney's statue, in 1783-84, that of Earl Cornwallis in 1792, &c.; in these, instead of advertising competition, they monopolized the grants to themselves, acting as exclusive judges and sole competitors. Up to that time they were also called on to assist the Government in determining the merits of plans and designs for public buildings, and placing the monuments in particular situations; but it was found necessary in 1793 to deprive them of that influence, and accordingly, the Committee of Taste, composed of gentlemen, perhaps equal in taste, and certainly less obnoxious to personal interest and jealousy,

lousy, was appointed. The bitter comments on this change, contained in the writings of the academy's amanuensis, in pages 226 and 242 of "Epochs of Art," are curious. He reproaches the committee for having advertised competition; he also proposes that the academy should by vote decide on all national designs, allowing, indeed, a Committee appointed by the House of Commons, and comprising the president of the academy, to exercise a final veto. Again, in 1806, the cases of Nelson's monument and others evince still greater hardihood; but in this affair Government was obliged to interfere; they were, nevertheless, allowed to act as judges over, and competitors with, those very rivals whose works they had previously rejected.

1373. What difference is there between the constitution of the Royal Academy and the other academies?—The Royal Academy cannot be said to have a constitution, for a constitution supposes rights on either side, and laws that are to be adhered to. It differs materially from most other academies. That of Paris, from which ours appears to have been copied, was originally in many respects similar; like it, it consisted of a fixed number of members, to whom the power of conferring degrees, under the authority of the King, and the management of the accredited exhibition and schools were exclusively entrusted; but one great difference always existed. The French institution received its revenue from government, and its exhibition, though restricted to the works of its members only, was gratuitous and never a source of profit. Though not, indeed, a national, it was a government establishment; its powers and proceedings were defined, and its connexion with the state certain; whereas, ours is essentially private and unconnected with the nation. In the course of time the evil effects of the Paris academy were felt and some of the rules were altered; and when at length a total change took place in the kingdom, the system of the academy was reformed; it is now a government school only, or rather the three great means of influence formerly combined in their academy, the exhibition, the schools and the power of conferring degrees are separated, different boards having the management of either. The honours are entrusted to a class of the institute, the exhibitions to a committee acting under the minister of the household, and in correspondence with the director of the museum; and the great central school, or academy, is under the care of eight junior professors, who, like our visitors, attend in monthly rotation, but superintended by four senior directors. The same individual may belong to all three departments of influence; but there is not one compact monopoly like our Royal Academy, which, with its qualities of secret, irresponsible and self-election, is possessed of every power to do evil.

1374. Do you think that the influence of the president is judiciously exercised in the Royal Academy?—I should think not; I have already instanced one case of a dereliction of duty from the want of remuneration. The president of our academy has no salary. The natural influence of high station and communication with the King, the decoration of a gold medal and chain suspended from his neck, conferred by royalty, the honour of knighthood, the ex officio trust of the British Museum and of the National Gallery, the appointment of member in right of his office of the British Institution, and, consequent to these, President of the Artists' General Benevolent Fund, besides the exclusive right of bestowing a small number of tickets to the splendid annual dinner at the Royal Academy, are all that he receives for his important services.

1375. If that be the influence of the president, what is your opinion of the influence of the academicians themselves?—If the president of the Royal Academy is loaded with a plurality of influential honours and offices, the body itself is in like manner possessed of the most noxious plurality of power over others, without being amenable to any control under the Legislature; by the laws of the British Institution, made at the desire of royalty expressly, in order to secure to the Royal Academy a monopoly of public favor, each member of the academy has a right of free admission at all times to the gallery and to the exhibitions; all pictures which have previously received their sanction are secured a favourable consideration; thus coming, as his works do, with advantage of place, and the reputation acquired in their own exhibition under the unjust preference they there assume to themselves, of best situations and exclusive right of painting up, he is a second time brought forward on vantage ground; the very institution that was formed for the purpose of mitigating the evil effects of the academy being made subservient to its most obnoxious privileges. No student

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is permitted to draw at the British Museum without a recommendation from an academician; to copy any of His Majesty's pictures in any of the palaces usually requires a warrant from the Lord Chamberlain; to copy the cartoons at Hampton Court, a warrant cost me 4*l.* some shillings.

1376. Is that a fee levied upon you at the Lord Chamberlain's office?—It is.

1377. Does an artist always pay that fee?—For any warrant that is granted by the Lord Chamberlain.

1378. Can no artist then copy from paintings in a royal palace without paying 4*l.* and some shillings?—At different palaces there may be different regulations, but I have not tried others; having had that to pay I was not inclined to try the others.

1379. Do you know the fact, that there is a tax something like that amount imposed on artists who want to copy at royal palaces?—I understand it is generally so; and I paid 4*l.*, and I think 3*s.*, myself.

1380. Now proceed with your detail?—The Royal Academy has its choice of all such treasures, which at their request are conveyed to their premises for the use of themselves or their students. Nor can the very title of royal academician be looked upon as insignificant: not only do foreigners generally pay more attention and respect to the appended letters R.A. than to Knt. or Bart., but in the catalogues of our provincial exhibitions the names of academicians, with the appendage, are always inserted in particularly large letters, by way of distinction; and whenever an artist of talent visits the country for employment, a principal consideration is to avoid coming in contact with an academician: when they do meet, the unsanctioned painter must either move off altogether or submit to inferior prices than he could obtain in the absence of a titled rival. Even in the metropolis academicians receive far greater prices than others of equal talent; and in case of an illustrated publication the success depends greatly on the number of times the letters R.A. are repeated in the advertisements and on the title page. They are of course employed and paid accordingly. In fact, a sum has been refused to an artist of reputation, a member of the Society of British Artists, on the very ground that it would not do to give him the same as to an academician. But the most offensive influence of the academicians is that which they exercise over the associates and other candidates for the honours of the profession. The election to those honours being entirely and without control in their hands, debases the young artist to a state of feigned humility inimical to the aspirings of high art. On the other hand, *condescension* is the least offensive, though not the least insulting part of an academician's deportment to the untitled clients. The hope and the dread of power cause the aspirants in the profession to forget and neglect every other motive, whilst in the others, permanent possession of that power often makes even men of genius forget themselves. The very students perceive that station is at least as important as talent, and therefore bend to the prejudices or caprice of their superiors, instead of improving their own natural genius. The principal objects with an exhibitor are, to choose subjects that will attract vulgar notice and help to increase the receipts at the door, to present his picture in so handsome a frame that a good place may be assigned to it on the line; and by means of an introduction to the president, to obtain permission to varnish it some morning after the private view and the dinner have taken place, so that without interfering with the privileges of the academicians he may obtain an unfair but very important advantage over more modest and unfriended rivals for academic degrees: this is often granted as a favour, never as a right. I have been assured by one of these favoured candidates, that he was allowed not to use paint "but varnishes of any colour." With regard to the schools, if they did not stand in the way of private instruction, I should consider them as generally harmless, for their bad effects would then be counteracted. A titled gratuitous establishment might indeed attract young men of little genius or perseverance, whose only wish was to obtain a comfortable genteel livelihood at the least possible cost to their relatives, with the greatest possible allowance of pocket money to themselves; but they virtually exclude men who have already felt the want of studying nature; they deprive private instructors of their pupils, prevent men of the highest talent from opening establishments and cause those for mutual instruction to languish; they are therefore positively injurious. Hogarth, who learned in a school by mutual instruction, foretold that an academy

demy would ruin genuine art, and Dr. Adam Smith has proved that it never can be otherwise. The system of teachers in rotation is too ridiculous to require comment. It is the object of endless ridicule in Paris; but it is worse in London; for the French professors are all men of eminence in either historical painting or in sculpture; with us, where landscape painters presume to descant on the human form, the contempt of the pupil is directed to the instructor as much as to the system, and forgetting his inferiority in other departments he becomes conceited, and ceases to strive after serious improvement. At the academy in Paris I soon perceived that there was scarcely a chance of success for any student who did not fall into the favourite style of immoveable symmetry, yet was there to me a charm in the very word competition (*concours*), and still more in the excitement of the occasion; but the effects on nine-tenths of the candidates was, in order to propitiate their judges, to shake off in the evening, at the academy, the stamp of originality that a talented master, who cared more for their ultimate fame than for a premature triumph, had impressed in the morning. Thus the desire to please many masters created mannerism and insufficiency, and the advantage of extended competition was rendered useless. Here, where it is not considered necessary for the pupil to have a private master of his own choice, and where some of the teachers are inadequate to their task, the effects are unmitigated. In Paris, the competition for the prizes and gold medals are in many respects better managed; the means of securing the unaided efforts of the candidates are most efficient, and the award, which is not made till after a public exhibition for three days, is not left to the professors of the schools, but is confided to the artists who are members of the institute, and they are principally historical. At the Royal Academy at Somerset House, none of these important distinctions have been attended to; or rather we find all the faults, and none of the judicious arrangement. The pictures, sculpture and architectural designs are executed by each artist, or by any of his friends, at his own house. It is received as the candidate's performance on the recommendation of a member of the Royal Academy, who, as one of them told me, "really can know nothing about it." The candidates indeed are required to execute a composition sketch, as a proof of the efficiency of the successful competitor; but I believe that in no one instance has that only rational part of the arrangement ever been rendered of any importance, and I have myself seen the most discreditable sketch given in, and successfully, as a proof of identity of talent with the work that obtained the prize.

The author of the "Wealth of Nations" says, that the discipline of colleges seems to presume perfect wisdom in the one order, and the greatest weakness and folly in the other. An extraordinary instance of this presumption in the academy occurred to me fifteen years ago; I was a candidate for the gold medal, and following the instructions contained in the abstract of the rules which had been given to me as my code of proceeding, and which stated that the figures must not be less than 24 inches, I made the figures 27 inches high. Sixteen days before the 1st of November, the day appointed for sending in the pictures, I discovered that on a notice in the window of the hall of the academy, by a mistake no member could account for or believe until he had purposely read it, it was worded not less than 20 nor more than 24 inches; the secretary and other members expressed their astonishment at the dissonance, but the council decided against my picture being received, although the mistake was theirs, and they had neglected one of their duties, that of giving me a copy of the said paper.

1381. *Chairman.*] You had better not confine yourself to your own case, but speak generally?—I should then generally state, with regard to the schools, not caring for my own case, that they are evidently insufficient, inasmuch as every year they reject a number of applicants, many of which applicants have already been exhibitors at their own institution, and continue to be so, and prove themselves to be men of talent; that other institutions, notwithstanding the different condition in which they are placed, having to pay for their practice, and without the advantage of any instruction whatever, are every day rising in this town; even members and associates of the Royal Academy find it to their advantage to attend in those schools of mutual instruction; that it does appear to me somewhat unjust that men of talent, who enrich the exhibition of the Royal Academy and improve its revenue, should thus be excluded from their

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schools, rendered unable to acquire, perhaps, the only talent that the academy can bestow, and which they are in want of, paying as they do towards the instruction of others; it has been assumed that these schools and the charities of the Royal Academy constitute the principal return of that establishment, for all the patronage, the influence and wealth which they derive from the public; I shall leave it to the returns respecting their own schools, and to the opinion of some of the greatest men in their own establishment, to confirm my opinion that those schools are inadequate, and I do think that I have a right to protest most particularly against the power that a secret society holds of conferring not only honours, but what I consider much more efficient and powerful, charity.

If I were to venture an opinion with regard to the remedy that the artists might have for all their grievances, it would be to leave the arts on the same system of free trade that every other department of industry is allowed to follow, but at the same time, if Parliament would allow an exhibition of national talent to take place in the National Gallery, before the pictures belonging to the nation are therein deposited, allowing every artist in the kingdom to send to that exhibition one or two pictures, to be arranged as the designs for the Parliament Houses have been, by a committee of the artists themselves, the public would become acquainted with what they as yet do not know, they would acquire a knowledge of the state of art as it actually is in this country; and having acquired a knowledge of what actually is performed or can be performed by the living artists, the artists themselves having also acquired that knowledge, I should willingly leave the result to circumstances and the energy of the artists and of the people. The history of art cannot leave me a doubt of that result, if the energies of all parties be left to operate; take Athens as an example; she obtained freedom at the expulsion of the Pisistratidæ in the year 510 before Christ, and was again enslaved by Philip of Macedon in 338, and in that period of 172 years, the blaze of Athenian glory rose to astonish the world, and at the frown of conquering despotism it sank for ever. Again, in Italy, after 1,000 years of misery and oppression, the Republics of Italy procured their emancipation on the defeat and death of the Emperor Frederick Second in 1250; the rights they had won a century before were then secured; Cimabue was then in infancy; but 60 years after Giotto was in high esteem: the whole successive increase of Italian fame blazed on till in 1530 the combination of the pope, the Emperor Charles Fifth and the Medici, who had ceased to be merchants and patrons, proved too much for even freemen to contend with, divided as they were into small contending interests and states; I need not say that there was an end to all their greatness, energy, commerce, and consequently wealth, and the arts had to seek other promoters than a tyrannical pope or an enthroned Medicis; and where could they find more genial circumstances than in France, where, in 1598, the Edict of Nantes gave comparative freedom and security of property: that cause of all the real greatness of France, combined as it was with equitable courts of justice, was revoked, abrogated, in 1685, and during the 87 years it continued, notwithstanding internal commotions, and even anticipations of every evil, Poussin, Le Sueur, Le Brun, Lahyre, Dufresnoy, Claude Lorrain, Gerard, Audron and many more, evinced the origin and cause of genius.

1382. Is there any other point that you wish to speak upon?—I am not aware of any.

Veneris, 8° die Julii, 1836.

MEMBERS PRESENT.

Mr. Ewart.	Mr. Hope.
Mr. Brotherton.	Dr. Bowring.
Mr. Morrison.	

MR. WILLIAM EWART, IN THE CHAIR.

Mr. *Wilkins*.

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Mr. *Wilkins*, called in; and further Examined.

1383. *Chairman.*] WILL you state to the Committee with whom you have had to communicate relative to the space contemplated as necessary for the National Gallery, and the proper division and arrangement of the rooms for the reception of

of the national collection of pictures?—The Committee appointed by the Lords of the Treasury.

1384. What Committee do you mean?—Lord Farnborough, Lord Ripon, Sir Robert Peel, Mr. Ridley Colborne, Mr. Hume, Lord Lansdowne, Mr. Rogers; I forget how many in fact, but there were seven or eight generally present. The plans were submitted to them; those are the only gentlemen whom I first communicated with.

1385. They were appointed by the Treasury?—Yes.

1386. On what ground are they appointed; are they a general Committee?—O no, they are appointed by the Lords of the Treasury.

1387. Then these gentlemen superintended the plans?—There were three or four sets of plans laid before them; I think four, and they chose the plan that has been adopted.

1388. Was it open to public competition?—No, not to public competition.

1389. Who laid the plans before them?—Two Mr. Nash, one Mr. Cockerell, and my own.

1390. And any other?—No other that I know of; I mean to say I only saw those.

1391. Did the Committee call in the assistance of artists to enable them to decide?—No, not at all; none were called in.

1392. Dr. *Bowring.*] And the number of architects who were competitors were confined to those three?—Yes, they were hardly competitors; I do not know whether I ought to call them competitors; plans had been presented by Mr. Nash and Mr. Cockerell; but the fact is that the suggestion of erecting a building for this purpose originated with me; whether that was a ground of preference or not, I do not know, but I wish to state that. The site was about to be converted into shops, and seeing a very magnificent site, I took the liberty of calling at Lord Dover's and Lord Aberdeen's, and suggesting there would be the site for a National Gallery, if one was to be erected.

1393. Did you make a written representation on the subject?—Yes, and Lord Dover communicated with Lord Grey; in consequence of which I had to wait on Lord Grey.

1394. *Chairman.*] What communication passed between you and the Committee upon that occasion?—I was only once, I think, before the Committee; I was in attendance, but they did not call me in only on one occasion, and asked me to give some explanation of the plans; I saw them but once, I think.

1395. Who saw them for you; did any body act as an intermediate person between you?—No.

1396. They only saw your plans?—No.

1397. And they took the opinion of no architects on the adequacy of the plans?—I believe not.

1398. Did they make any alterations in the plans?—Very slight.

1399. Did any communication pass between you and the persons who have the guardianship of the present National Gallery, Mr. Seguier and Mr. Thwaites?—No, but with the trustees; the plans were submitted to them, I understood; I do not speak positively from my own knowledge.

1400. My object in asking that question was to know whether any means were adopted of adapting the plans to the reception of pictures received in the National Gallery?—The plans that the Committee had were sent first to the trustees and subsequently to the Royal Academy.

1401. Mr. *Brotherton.*] Did the Committee you have referred to fix on the site?—No, the site had been let, and an engagement had been entered into by the Woods and Forests with some persons who were to build shops, and it was a suggestion of mine, through Lord Dover, that this site was too good to be given to shops, and as a Royal Academy had long been promised by different administrations to the public, I thought this would be a very admirable opportunity for uniting the two establishments, and making one building there.

1402. But was it not your intention to set the building more forward?—Very considerably more forward.

1403. Was it this committee that caused you to put the building back?—Certainly not; I have not the least hesitation in saying the Treasury were driven into it.

1404. *Chairman.*] I wish to ask you, whether you think that the Committee which was appointed on this occasion to choose the best plan for the National

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Gallery is a competent Committee, from their intimate acquaintance with the great works of the Italian schools of the sixteenth century, to propose the plan for a grand collection, and whether they are competent to judge of the originality and value of high works of art?—Some of the members are unquestionably very excellent judges of pictures; Mr. Rogers is a most admirable judge of Italian pictures, and Mr. Ridley Colborne and Lord Farnborough, from his great experience, knows a vast deal about pictures. I do not know any body whose opinion I would sooner take on certain pictures of the Italian school than Lord Farnborough.

1405. Have they then studied the schools thoroughly, do you suppose?—Lord Farnborough must have studied; every purchaser buys his experience, and that is the best kind of experience; I believe that real experience only can be got by purchasing and suffering; I am a victim myself to some extent.

1406. To what height do you propose to limit the hanging of the pictures in the National Gallery?—That would be a question with the trustees, I imagine.

1407. Still you must have had in view the disposition of the pictures at some height?—I always supposed they would not hang them exactly as they are at present hung. I should think there never would be more than two pictures in height; two tiers of pictures; pictures require to be brought near the eye.

1408. Is the National Gallery fire-proof?—That part of it is fire-proof, the other part is not.

1409. The academic part is not, that is liable to be burnt?—Damage might ensue, supposing a fire to happen there.

1410. As you constructed that portion of the National Gallery which is to be given to the Royal Academy, and convertible at some future period into a portion of the National Gallery, why did not you make that fire-proof as well as the other?—Merely to avoid the expense and not diminish the height of the rooms below. The building was planned so as to be convertible without much difficulty; but the Royal Academy had always, by three or four successive Governments, been promised they should have a new building.

1411. Dr. *Bowring.*] What additional expense do you imagine, on a rough guess, it would entail?—It not only entails additional expense, but makes different arrangements necessary. I could explain it to the chairman merely by reference to the plan.

1412. But cannot you give a rough estimate of the different costs of the two wings?—No, I cannot, because the two wings have been constructed under different circumstances.

1413. *Chairman.*] If a fire arose in that portion of the National Gallery which is devoted to the Royal Academy, and which is not fire-proof, might it not spread through the rest of the National Gallery laterally?—I think not. It is just possible, because a roof will always convey fire; in no other way.

1414. But if that part of the National Gallery which is devoted to the Royal Academy had been fire-proof, it would not be so likely to extend throughout the whole of the building?—You will observe that by fire-proof, I do not mean to say that the roofs are fire-proof, we have no fires in the part adapted to the National Gallery at all.

1415. Would it not have been safer, on the whole, to have made the building fire-proof all through?—Roof, and all?

1416. No, I mean to have made it generally, as one-half of it is?—If it were intended always for a National Gallery I should say certainly.

1417. Is it not intended finally for a National Gallery?—I thought it might possibly be so appropriated.

1418. But I understood your plans were made in contemplation of finally adapting it to a National Gallery?—Originally they were.

1419. Then you must have made your plan with that idea in your mind?—It can be done at any time; that middle wall must be taken out, and two intermediate walls placed.

1420. If you did not contemplate the probability, it was very useless indeed to make the plan with a view to that adaptation of it, because I understand you to say now it is only a bare possibility?—I always considered it a bare possibility; but you will allow me to say, that the arrangement of the principal walls would have been just the same, but not the longitudinal intermediate walls.

1421. But

1421. But if it had been made wholly for a National Gallery, would you not have thought it advisable to have made it wholly fire-proof?—I have no doubt at all of that.

1422. Mr. *Brotherton.*] Is there any party-wall in the roof between the National Gallery and that appropriated to the Royal Academy?—Yes; I carried the walls above all the roofs, so that not more than a division of thirty-six feet could be affected by fire at any time; it would be stopped in any part of the building.

1423. *Chairman.*] Then you think that a fire arising in that portion which is devoted to the National Gallery might spread along the roof?—It is very difficult to make a roof fire-proof.

1424. Mr. *Brotherton.*] But not to extend to the National Gallery?—There is an interval of 100 feet; there is certainly a possibility. Every precaution has been adopted that it should not reach the roof, but there is a possibility; for instance, a very high wind would carry flaming timber from one portion of the building to another.

1425. *Chairman.*] In the plan you were originally required to lay before the Committee, appointed (as you have described) by the Treasury, were you desired to make the rooms appropriated now to the Royal Academy a portion of your plan; was the introduction of the Royal Academy into the National Gallery originally contemplated as part of your first plan?—It was originally.

1426. From the beginning?—From the beginning.

1427. I understood you to say before, that the suggestion arose from a communication with the Treasury?—My communication with Lord Dover?

1428. No, the suggestion of the Royal Academy being placed in the National Gallery?—No, I think not.

1429. Did not the Treasury form the Committee, and did not they desire the plans to be submitted, and prescribe the insertion of the Royal Academy into the plan of the National Gallery?—Yes; the plan was, as I have already observed, a volunteer originally of mine.

1430. Then you originally proposed the appropriation of part of the National Gallery to the Royal Academy; it was your suggestion?—Certainly it was my suggestion. Sir Martin Shee had, very nearly about the same time, some communication with Lord Grey, reminding him of the promise that had been given to him; but that was a little subsequent to my original suggestion.

1431. In the National Gallery, will there be any room available for the purpose of copying?—It will depend, of course, on the number of pictures we have to arrange. There was a given space only, but part may be so appropriated.

1432. Have you had a room expressly for copying in view, in the construction of the National Gallery?—Certainly not; because any one room is equally well adapted, I consider, for copying.

1433. Still you did not place a room in such a situation, so placed in connexion with the rest of the rooms in the Gallery as to make it peculiarly adapted, and made peculiarly with the view of making it a copying-room; you did not do that in the original construction of the National Gallery?—I did not; only a small room.

1434. Would that room do for copying?—For many pupils it would not. With so small a collection, copying-rooms are unnecessary. If ten pictures were in a room not accessible to the public, little would be left, in the highest department, open to the inspection of visitors. The mode at present followed is, to give four days to the public and two to students, who copy in the exhibition rooms. The pictures are copied from the situations in which they are hung. Rooms for copying are desirable in large collections, such as that at Munich, where it is proposed to place 1,600, and where the withdrawing of 50 pictures, for the purpose of copying, would scarcely be observed. There is one point which I hope the Committee will allow me to explain. I am perfectly well aware of the construction of the Pinacotheca; I know it very well by engravings, but I disapprove of some of the arrangements.

1435. Why do you disapprove of it; do you not approve of appropriating different compartments to different schools?—No, I say certainly not; I would adopt exactly the same principle if I were to build *de novo*, as I have here followed in the National Gallery; and for this reason; that it admits of a division into two schools in each room.

1436. But even you follow the distribution of the schools; and, in the Munich Gallery, you can very easily go from one room to another?—You can; but it seems

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desirable to be able to compare a Venetian with a Roman picture, so as to see at once the excellencies of both, and wherein they differ, and enable the student to appreciate, by contrast, the drawing of the one and the colouring of the other.

1437. Still you adhere to the distribution into schools, although you keep the schools in the same building?—Yes.

1438. You would not put an Ostade by the side of a Raphael?—No; but different schools should have different divisions, and, as far as possible, in the same rooms. By the arrangement of my galleries, you can have two schools in the same room, sufficiently separated the one from the other.

Mr. *William Seguier*, called in; and Examined.

Mr. *William Seguier.*

1439. *Chairman.*] YOU are the keeper of the National Gallery, 104, Pall Mall?—I am.

1440. What are your duties connected with the National Gallery?—My duties are to have the superintendence of the gallery, to be called upon, upon any occasion, to give my opinion as to the value of any purchases that may be made, to take charge of the collection and to attend there occasionally to admit students.

1441. Those are your principal duties?—Yes.

1442. By whom were you appointed?—By the Treasury.

1443. To whom are you responsible?—To the Treasury, I conceive, or rather perhaps I should say, to the trustees.

1444. Who are the trustees?—The trustees are Lord Grey, Lord Aberdeen, Lord Goderich, Lord Farnborough, Sir James Graham, Mr. Rogers, Mr. Ridley Colborne, Mr. Spring Rice.

1445. Do they ever call you to account?—I am not aware of it.

1446. Dr. *Bowring.*] Do you make any periodical written report to them as a body?—My reports are made to the trustees.

1447. *Chairman.*] How often?—Every half year.

1448. Dr. *Bowring.*] Have they reference to any thing but pecuniary matters?—No, I am not aware that they have; other reports I have occasionally made to the trustees of the Museum, because they claim a part of the pictures in the National Gallery.

1449. You have named the principal trustees, have you not?—Yes.

1450. How many are there altogether?—Sixteen.

1451. Is Sir Martin Shee one of the trustees?—He is a trustee.

1452. Is the control which they exercise over your proceedings in the inspection of papers which you report and submit to them, a very vigilant control, or are you only called on by them to account for the state of the pictures?—We have occasionally meetings; they meet at the gallery, and the trustees of the British Museum come every year to see that those pictures which are left in their hands are taken care of: those are inspected by the trustees of the British Museum.

1453. And is the inspection a rigid and critical inspection?—I should think a very fair inspection.

1454. These gentlemen, if I understand you, were chosen from the eminence of their station principally?—Many of them were chosen probably from the offices they held at the time.

1455. In fact they are chosen trustees, are they?—Yes.

1456. Do you not think that a Prime Minister and other public officers of the State, have too many serious public duties incumbent upon them to be very likely to pay rigorous attention to such a subject as the management and constitution of a national gallery?—Upon my word, I think there is always a very good attendance by the trustees, and many of them are very competent judges; I should name Lord Lansdowne as one.

1457. Do you think they have so much time to spare from their political and other duties, as would be desirable for a person who could devote a greater portion of time to the inspection of a national gallery, and the consideration of works of art?—I am not aware that the thing could be better done.

1458. You cannot imagine any thing better than the present management?—They are men of science.

1459. You think that their duties do not at all interfere?—No, because there are others; Mr. Rogers, for instance, who is one of our trustees.

1460. He

1460. He is only one person?—No.

1461. But have the others as much time to spare as Mr. Rogers?—They always attend; whenever we call a meeting we have always a very good attendance.

1462. But is it not desirable not only to attend, but constantly to watch and to know the state of things at the National Gallery?—Upon my word, I should say the attendance is very good; I am not aware that it can be better.

1463. What is the ordinary number of trustees that attend?—Eight or ten generally attend.

1464. *Chairman.*] How many form a quorum?—Three; sometimes there are more than eight or ten attend.

1465. How often do they attend?—Whenever there is any business.

1466. How often is that?—Perhaps we have 10 or 12 meetings in the year.

1467. What other office and employment do you hold, besides the keepership of the National Gallery?—I am keeper of the King's pictures.

1468. Have you any other situation besides that?—I have the superintendence of the British Institution, but that is a thing that occupies me a very small part of the year.

1469. Have you any other situation besides that?—No.

1470. How far do those other situations, which you hold, interfere with your duties at the National Gallery?—I should say not at all.

1471. With whom does the management of the National Gallery rest?—With the trustees, I should conceive.

1472. Dr. *Bowring.*] Do you keep the minutes of the proceedings of the trustees?—No; the secretary.

1473. *Chairman.*] To whom do the committee report an account of its proceedings; to whom are they responsible?—I should conceive to the Treasury.

1474. You conceive, but you do not know?—No; I do not know.

1475. What do the committee do when they meet?—They examine letters; we have a great number of letters and a great many offers of pictures.

1476. Put yourself in the position in which you are when you lay before them the proceedings, and go through the business done ordinarily at the meetings; let us come at what reports, what books, and what proceedings?—The minutes of the last meeting are read; then whatever letters have been received since the last meeting, of which there are very often a considerable number, and then also to take into consideration any offers of pictures that may be made to the trustees, either in the way of purchase or otherwise.

1477. And then do not you report on the state of the gallery; if there are only 10 or 12 meetings a year, do not you always report on the state of the gallery?—I do not report on the state of the gallery, because they meet in the gallery, and they very seldom come without going over it.

1478. Dr. *Bowring.*] How is the pecuniary arrangement of the board made?—The payments are made by me; the Treasury issues me a sum of money every half year, of which I send in an account; they then call for the vouchers; they then return me a letter from the Treasury to say my accounts have been examined by the Lords and approved of. That is I consider my discharge.

1479. Then you keep the account of the board at your private banker's?—No.

1480. Do the Treasury make issues on the specific order of the board?—I send my half-yearly accounts to the Treasury, and I then apply for a sum of money to carry on the expense of the establishment.

1481. Mr. *Brotherton.*] There is an annual vote in Parliament, I suppose, to defray the expense?—It must be carried of course into some account; the expense is very moderate; it has varied very little, I believe, since the opening, and never amounted to 1,000*l.* a year; every expense, including taxes, salaries and every thing.

1482. Dr. *Bowring.*] In the case of purchases, that is a separate thing?—The trustees make reports to the Treasury, and they make the purchases.

1483. *Chairman.*] Have the committee proposed any plan for the collection of the best specimens of the old masters, and taken any steps towards the attainment of this object, by reporting to Government the results of their consideration of the subject?—Not that I am aware of.

1484. Have they, ever since you have been in office, received proposals for the purchase of Italian pictures?—Yes.

1485. What pictures?—They received proposals for the purchase of two Corregios

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regios from Lord Londonderry; they have received other pictures, which they did not think it right to advise the purchase of.

1486. And what other collection, of any distinction, has been proposed to them?—There has been no purchase made lately.

1487. But what proposals have been made?—There has been only, in a very trifling instance, two pictures of Gainsborough.

1488. But of Italian pictures?—There have been no offers of Italian pictures.

1489. Have you so thoroughly applied yourself to the study of the Italian school, that you think you are quite capable of continuing the collection of the old masters of the different Italian schools, as to propose which of them should be selected and which excluded from the National Gallery?—I should trust I am.

1490. Have you ever been in Italy?—No; I have not been in Italy; I have been on the continent, but not in Italy.

1491. Mr. *Brotherton.*] You have probably seen such Italian pictures as exist in this country?—I have seen most of the Italian pictures in this country.

1492. *Chairman.*] Do you think any of the committee you have mentioned, are competent to select and exclude those Italian masters who ought to be selected or excluded for a great national collection?—Upon my word I think they would be.

1493. Which of them do you think peculiarly competent, and upon what ground?—I think several of them are very competent.

1494. Is it not very desirable that the trustees should be selected on account of their study of, and acquaintance with, the Italian masters, and not merely because they possess fine pictures suitable for cabinets?—Certainly not; the possessors of the finest pictures are not trustees in fact.

1495. It is of course desirable that the National Gallery should exhibit to the public original pictures of great masters, and not anything like copies, or falsely appropriated pictures to public exhibition?—Certainly.

1496. Is the picture which is called "The Mill," by Claude, in the National Gallery, an original or a copy?—According to my opinion it is an original.

1497. Is it generally believed to be an original?—There is a difference of opinion about it; but I believe the best judges are all of opinion it is an original.

1498. You have never been in Italy?—Never.

1499. Do you happen to know where the original is supposed to be?—A picture similar in subject is in the Doria palace.

1500. Is it not that the supposed original?—The picture in the National Gallery is recorded in the "Liber Veritatis;" it was painted for the Duke De Bouillon, and was never out of that family till the French revolution; it does not follow because there are two, that one is a copy by another hand.

1501. Have any competent judges supposed it was not an original?—I believe the best judges consider it an original.

1502. Is the picture of "Christ in the Garden," which is called a Corregio, an original or a copy?—I believe it to be a copy.

1503. Is the picture which is called "The Holy Family," by A. Del Sarto, a true A. Del Sarto?—I think it is.

1504. Has it never been supposed inferior to him in conception, in drawing and in colouring?—There is a difference in the works of all masters.

1505. Is it equal to the finest specimens which we see so profusely scattered over the walls of Florence?—I should think not.

1506. Then it is not a truly good one?—I think it is a Del Sarto, but I do not think it is a fine one.

1507. A. Del Sarto can best be estimated by studying him in Florence, where the town is covered with his paintings?—We have some of the finest of his works in this country.

1508. Have you ever seen his works in his own native town of Florence?—No, I have never been there; but Lord Cowper has seven of the finest works of A. Del Sarto, which were bought in Florence by his father, who had opportunities of getting them at that time, and I believe there is nothing finer than those in Florence.

1509. In the course of your connexion with the National Gallery, have any good pictures of the Italian schools, such as you consider would have been desirable for the national collection, been offered for sale and refused, or neglected, and if so, how did that happen?—I know of none that have been offered and refused;

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refused; but at the same time there is at this moment some pictures which I consider of the very first importance that are offered. Mr. Byng, the Member for Middlesex, handsomely offered to give up two of the finest Italian pictures, one a Salvator Rosa and the other a Parmegiano.

1510. My question referred rather to purchases?—These are for purchase.

1511. Then I understand you to state that the Committee since their appointment have been active and vigilant, and have not acted a mere negative part?—I should say not.

1512. Did they ever make any proposals or representations to the Government on the subject of purchases of pictures?—The proposals generally come to Government from the trustees.

1513. And they often make such proposals?—Not very often.

1514. Mr. *Brotherton.*] When was the National Gallery established?—In the year 1824.

1515. Dr. *Bowring.*] What are the measures taken by the National Gallery to get a knowledge of the sales that take place of Italian pictures on the continent?—I do not know that they have any particular communication; the greater part of them are persons so much interested in the arts, that I believe they know of every thing offered for sale, whether in this country or abroad.

1516. *Chairman.*] Many individuals I understand have bequeathed pictures to the National Gallery?—Yes.

1517. And it is very probable that many more will?—I should think it is very probable.

1518. May it not be possible that some may bequeath pictures of an inferior value?—Then it will rest I conceive with the trustees whether they will accept them.

1519. Do you think it might be advisable to invite public spirited individuals to contribute money instead of pictures, allotting to them any portion of the gallery in which their names might be recorded as contributors?—I think that would be desirable.

1520. Does not the National Gallery already contain some duplicates of certain masters and inferior specimens, in consequence of the gifts of individuals who collected the pictures for themselves?—I think that may be so.

1521. Would it not be desirable that the collection should consist of gallery pictures, such as individuals do not generally possess, and that there should be some plan laid down for the reception of such pictures?—Certainly.

1522. There is a distinction to be drawn between pictures destined for a national gallery and those which merely adorn private cabinets?—Certainly.

1523. Who do you think can give the best advice and assistance in the formation of such a gallery; I mean practical persons, without at all impugning the capabilities of the persons who are at present the trustees; could you name any practical person thoroughly acquainted with the trade in pictures, a man who, in fact, has the greatest experience, not only in England, but generally in Europe?—I should name a gentleman now in the room.

1524. Do you mean Mr. Woodburn?—I do.

1525. Is Mr. Stanley a good judge?—I should think so.

1526. Can you name any other besides them?—There is a Mr. Emmerson who is a considerable importer and dealer in pictures, I think a very good judge.

1527. Who advised the purchase of the pictures which were purchased from the Marquis of Londonderry?—The trustees advised the purchase of them.

1528. Have any of the pictures of Marshal Soult been proposed to be purchased by the National Gallery?—That I cannot speak to; I do believe that there has been some proposition made, but I am not competent to speak to that.

1529. Which of them, do you know?—No, I do not.

1530. They are Murillos?—Yes.

1531. So far you know that they are Murillos?—Yes; I cannot speak to a certainty, but I believe there is some intention going forward either for the purchase of three of the best Murillos, or for the whole of the best pictures.

1532. Do you consider these pictures of such importance that they should be purchased in preference to pictures of the great Roman and Florentine schools, and do you think that they are worth the prices which have been offered for them?—I do not know what to say to the value; I should certainly not recommend the purchase in preference to the fine Italian masters.

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1533. Mr. *Brotherton.*] Is it your province to negotiate for the purchase of pictures?—If I am called upon to do so.

1534. *Chairman.*] Then I infer from what you have said, you do not consider Murillo a painter of the first classic style?—Decidedly not.

1535. You would prefer, if possible, of course, to have paintings from such masters as those of the period of Raphael or the Carracci, and probably Vandyke?—I would prefer one fine work of Raphael to three of the finest works of Murillo.

1536. What is your opinion of the Murillos now exhibiting at the British Institution?—Do you allude to the Duke of Sutherland's pictures?

1537. Yes?—They are very fine works of Murillo.

1538. I wish to ask you whether your connexion with picture cleaning does not enable you to judge of the state of preservation of the pictures, and whether they are disguised by re-paint or dirt, and are you not also able to provide remedies for these defects?—Certainly.

1539. In what state are the pictures in the National Gallery?—I should say generally, a very good state.

1540. Are any of them at all disguised by dirt, varnish, re-paint, or other defects?—Not that I am aware of.

1541. Do you examine them for the purpose of detecting such defects from time to time?—Certainly.

1542. Have any of them ever been cleaned?—Some few, but very few.

1543. In what state is the "Sebastian del Piombo"?—It is in a very good state, with the exception that round the edge there has been occasionally a little worm, and I intend when it goes into the other gallery to have that destroyed; it would be an awkward thing to take it down now, but it is merely confined to the edge of the canvas, where in the lining there has been a greater quantity of paste than ought to have been, and that has bred certain animalculi.

1544. Is this worm a destructive worm?—It is confined to a particular spot; they do not go to other parts of the pictures, merely the edge.

1545. Is the picture at all endangered from insects, as well as worms?—I should say not.

1546. Have you long detected this encroachment on the pictures?—It has been there for a considerable time; it is a very common thing with pictures that are lined.

1547. Then does it not require relining?—I think it might be got rid of without. The picture was taken from board and put on canvas, and it would be very difficult and hazardous to reline it.

1548. I will read an extract from a letter of a person celebrated for his knowledge in this particular branch of the lining of pictures, and ask you what answer you would give to it; it is dated yesterday, July the 7th. "Sir, I have been this morning to examine the "Sebastian del Piombo," and I have no hesitation in saying, that the whole of the picture will be destroyed in the same manner as the outside is now gone, occasioned by what I can see on the surface, that was caused first by the thin portion of the old panel remaining on the ground of the picture, after transferring it from the panel to the canvas, which is sometimes the case, and of course this portion, be it ever so little, will retain the worm in sufficient quantities to cause the round holes which may be perceived on the surface of the picture. Secondly; the large holes which I consider to be the most destructive, are occasioned by a sort of meal worm bred by paste used in lining, and as it is a much larger size than the wood worm it is of course more destructive." What do you say to that; I understand it has been years in this state, has it not?—I should think it has.

1549. There are insects on it now, are there not?—I dare say there are some.

1550. Insects as well as worms?—I imagine it is all one insect. I believe there is no wood left on it.

1551. But there are worms on the picture now?—From the paste; it is merely confined to the edge of it, it does not go to the centre of the picture; there may probably be, but then the only thing I can do in its present situation is, to pour in a little oil to these places, which stops them.

1552. Is the "Sebastian del Piombo" disfigured at all by dirt or varnish; are the original colours as perfectly visible as they ought to be?—I think it is in the finest preservation possible.

1553. Notwithstanding

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1553. Notwithstanding the worms?—I think that is a matter of very little importance.

1554. How soon do you propose getting rid of this colony of insects from the picture?—When Mr. Wilkins lets us in.

1555. Will you not do it before?—I must shut up the room, if I do, from the public.

1556. When do you shut up the room, at what period of the year; I suppose you do some part of the year?—In September; the second week in September.

1557. May it not be done then?—It may be done then; indeed I had some intention of doing it.

1558. What is the value of the picture?—There is no putting a value upon it.

1559. What was offered for it?—Fifteen thousand pounds was offered for it.

1560. To Mr. *Wilkins.*] When will the national gallery be fit for the reception of pictures?—The walls will be perfectly dry by Christmas, fit for the reception of pictures.

1561. But will the walls be so far finished as that all the painting work will be done?—All the gallery part will be ready by Christmas.

1562. To Mr. *Seguier.*] Do not dirt and varnish often disguise the old Italian pictures, so that the original colour is not perceptible?—Certainly.

1563. And yet notwithstanding that, are not artists set to copy from them?—It would be perhaps attended with great danger to remove that.

1564. But is not this one reason why the public is so often insensible to the merits of the Italian pictures, and prefer more modern and more gaudy pictures of inferior masters?—I am not of that opinion.

1565. Do not you think that the pictures by the most eminent masters lose a great deal in consequence of the state of their colour?—Some pictures may be disguised.

1566. In fact they do not possess the real original colours which the masters intended to bestow upon them, do they?—Indeed, I am not aware of that.

1567. Is it not very desirable indeed to form a national collection, not through the mere instrumentality of connoisseurship, but by an historical investigation whether the pictures are the works of the men to whom they are attributed, and have been handed down as such since their original first painting?—That would be very difficult to obtain, it is only in very few instances where that is known.

1568. But do you not suppose that in pictures, as in law, the best evidence is most desirable?—Certainly.

1569. And therefore is not historical evidence, as to where a picture was found, very desirable to be obtained?—If you could get it I should think it would be.

1570. Then should you not wish for a national collection, that the history of each painting should be traced as closely as possible?—It would be very desirable.

1571. And therefore should not the collection in a national gallery be founded on history as well as on criticism?—I think it should.

1572. Judging by criticism alone would be judging without much certainty?——It would.

1573. And do not you think that what has been suggested should be the basis, as much as possible, on which a national gallery should be established?—That, perhaps, may be liable to mistake. We have many pictures that are handed down in families as originals, which, after all, are not originals.

1574. But if you can ascertain that a picture was painted expressly for a particular palace, or a particular church, and you can trace it thither, is it not desirable to do so?—I think that is very desirable.

1575. If we know a painting to have been sold out of the Orleans collection in such a year, and that the duke purchased it from such a palace, and it is recorded, probably in some book in his possession, that would be historically tracing the picture; it would be the real basis, would it not, on which a national gallery should be formed?—Yes; but then, on the other hand, there may be very fine pictures offered when they may not be able to get that pedigree. That is a thing, I think, that is always worth attending to.

1576. You do not, I apprehend, consider it sufficient for a person to have merely studied one single school, like the Flemish school, to enable him to be a thorough good judge of pictures, but he must have extended his studies to all the various schools, comprehensively as well as deeply?—Certainly.

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1577. Do you consider the large picture by West, in the National Gallery, and the "Holy Family" by Sir Joshua, as fine specimens of those masters?—Yes, I do.

1578. You do not think them inferior at all to the highest reputation of those artists?—No, I do not.

1579. Did you purchase the Sir Joshua?—I bought it at Christmas for the gallery.

1580. Did you value it?—No; the trustees gave me a limited commission.

1581. Is it faded or damaged at all?—Very little; it is a very fine work of Sir Joshua's; perhaps it is in as good condition as most of his pictures.

1582. Is the West considered a very good specimen?—The West was painted for the British Institution, and they paid him 3,000 guineas for it.

1583. Has it not been criticised as being a hard, uncouth, coarsely painted picture?—If it has a defect; it is the defect that is in all Mr. West's pictures.

1584. Have you ever turned your attention to the general principle of the formation of a gallery, and to the collocation of the pictures in galleries?—I certainly have.

1585. What do you know about the continental galleries, their size, and the number of pictures they contain?—I know the galleries in Flanders, Holland and France.

1586. Have you ever been at Munich?—No.

1587. You do not know the establishment called the Pinacothek, which was specially formed for pictures?—No, I do not know the gallery; I only know it is a very magnificent one.

1588. Have you the plan in your mind, though you never had it before your eyes?—No, I have not.

1589. You are not aware of the peculiar formation of that gallery?—No, I am not.

1590. Are you aware that there are three peculiarities in that gallery; the first is, that there is a long corridor from which you can branch off into any school, without going through the intermediate schools, by which the eye of the visiter may at once take in a first impression, without being disturbed by seeing any other school?—I think that a very desirable arrangement.

1591. What do you think in the second place of this; for the separate schools there are large rooms formed; those large rooms are appropriated to the largest and most magnificent pictures, and attached to these large rooms are smaller rooms for the mere cabinet pictures?—I think that an exceedingly good plan.

1592. And lastly, there is a room which is called the copying-room, in which the artists are allowed to copy, so as not to be disturbed by visiters I merely suggest this, as very well worthy of consideration in the formation of a national gallery?—I think there will require considerable consideration respecting the formation of a gallery; I think every facility should be afforded to the artist to copy.

1593. Did you read the evidence delivered by Dr. Waagen, the director of the Royal Gallery of Berlin, to the King of Prussia last year, given before this Committee?—No, I did not; I saw Mr. Waagen, but I did not read his evidence.

1594. Have you ever turned your attention to what I called before, the collocation of pictures, their arrangement in schools, and their division so as to make them as much historical as possible, connecting the masters with their pupils, and giving an instructive as well as an interesting view to the public of the pictures before them?—I think that would be exceedingly desirable, but that perhaps can only be done in a very large collection.

1595. Can it not be done in the new National Gallery?—I should rather doubt that.

1596. Is not that the plan of distribution in the Louvre?—Yes.

1597. Though the Louvre is not such a building as the one I have mentioned to you at Munich, still at the Louvre the pictures are distributed on the plan of the Italian school at the head, and the various schools arranged down till you come at last to the French school?—Yes, I think they could not be better arranged than they are at the Louvre.

1598. Would you not recommend such a classification as that in our gallery?—If we had room.

1599. But have we not room?—I should doubt that; the Louvre is a prodigious building.

1600. Has there been no provision in the plan of the National Gallery for the historical arrangement of pictures according to schools, and for making a distinction between the great schools of Italy and the different national schools?—I should doubt whether there is room for that.

1601. But has there been no arrangement made with a view to that?—Certainly not.

1602. Then is this building (which ought to be on a great and comprehensive plan, to be an eternal monument of the arts in this country,) to be merely a gallery where pictures are to be placed without due distribution, and not a gallery worthy of this nation?—I should be afraid not; but Mr. Wilkins is better able to speak to that point than I am.

1603. To Mr. *Wilkins.*] Have you in arranging the National Gallery, contemplated such an historical distribution of pictures as I have suggested?—To a certain extent certainly, as far as our space would allow.

1604. To Mr. *Seguier.*] What number of rows of pictures would you admit into a National Gallery; how high or low would you carry them?—There are pictures now in the gallery of such a size that it would be impossible to put any thing over them; there can be but one picture.

1605. But taking pictures of the common size of the best Italian masters, how high would you have them go?—I would not have more than two tiers of pictures.

1606. Not generally?—No.

1607. Have you ever contemplated the best means of communicating to the public, who are supposed to visit these pictures, the readiest information respecting the masters who produced the pictures, the school they belonged to, the time at which the master lived and died, and such brief explanation as may at once give the most compendious instruction to the public?—I do not know how that can be given, unless persons are there who are competent to give that information; there are two catalogues printed.

1608. You would suggest, of course, a catalogue raisonné?—Yes.

1609. You consider that indispensable to any gallery?—Yes.

1610. Has it ever suggested itself to you that it would be very desirable, under each picture, to give the name of the master, and the time at which he lived and died, and the school he belonged to?—That might be done.

1611. And if he was the pupil of any celebrated master, the name of that master?—That might be done; certainly you might put the name of the master on every picture.

1612. Might not that be appended, whenever it was required, to pictures without being injurious to the picture; might it not be the most compendious way of scattering information among the public?—I should think that very desirable.

1613. Are you aware, in the Berlin gallery, in each of the compartments, there is a map explanatory of the compartment, and that by consulting the map a person is able, immediately, to get a certain portion of historical information relative to the pictures, and to be instructed without reference to a catalogue in a very easy manner?—I think that would be very desirable, and I would recommend it.

1614. Are not these subjects worthy of most attentive consideration by those persons who have to form a national gallery?—I should think they would be exceedingly desirable.

1615. Because the great object of a national gallery is the enlightenment and instruction in art of the public?—Certainly.

1616. And do you not think it very desirable, that previous to the placing of the pictures in this National Gallery, considerable information should be procured from such places as Munich, Paris, Vienna, Dresden, Berlin, Petersburg and other places where there are celebrated collections, as well as Italy; do not you think it very desirable that some person should have the conduct of all the principles of classification and arrangement?—There can be no objection; I should say it would rather be desirable.

1617. How many pictures are there now in the National Gallery?—One hundred and twenty-six.

1618. I understand you to say that you have not personally inspected the galleries of continental nations, and are not able to say how far our gallery would be inferior or superior to the galleries you have named; will it be equal to the Louvre?—Certainly not.

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1619. Mr. *Brotherton.*] What, in your opinion, is the estimated value of the pictures in the National Gallery?—I should think they are worth 140,000*l.* or 150,000*l.*; there has been, I believe, about 80,000*l.* purchased and 60,000*l.* presented.

1620. What was the original purchase from Mr. Angerstein?—The purchase of Mr. Angerstein's collection, was 57,000*l.*

1621. *Chairman.*] Do not you think this nation ought to have a gallery equal to the Louvre?—I do, indeed.

1622. I wish to ask you, whether you would or not recommend the introduction of the cartoons from Hampton Court to the National Gallery?—I would not recommend it, and I will give you my reason why; they are painted in water colours, and the smoke of London in 20 years would destroy them.

1623. Are you aware it has been suggested that they might very easily be preserved from the smoke of London?—By glasses before them; nothing but that could prevent the injury.

1624. But do you not think it is most desirable that pictures of such extraordinary merit should be before the eyes of the British public, and the British artists as much as possible?—If they could be here with safety, I should say nothing was so desirable.

1625. Do not you think it very desirable that some portion of a British national gallery should be allotted to the pictures painted by native artists?—Indeed I do.

1626. I mean of course pictures which are principally classical pictures, not pictures for exhibition, but paintings which have been selected on the principle of competition before judges of admitted capability to decide, and then purchased for the nation, and placed in a separate school as the English school?—I think it would be very desirable, and I must say the artists have great reason to complain, because, if they produce any very large work, they have very little chance of selling it; a private house does not admit it.

1627. Do you, as the keeper of the National Gallery, think the National Gallery and the Royal Academy should be united under one management?—That is a question I really am not prepared to answer.

1628. Mr. *Brotherton.*] What number of persons are admitted annually to view the pictures in the National Gallery?—Last year there were 127,268 people. There were nearly 130,000 the year before, but the attraction was perhaps something greater last year by the addition of the pictures of Corregio, which induced a number of people to come.

1629. *Chairman.*] Are artists permitted to study in the gallery?—Yes.

1630. Who gives them permission?—They have an order signed by me.

1631. Are there any fees payable?—No, none.

1632. Can you tell me whether any fees are paid for copying pictures at the royal palaces?—I am rather inclined to think there is; I know nothing of it myself, but I believe that is the case.

1633. What is the amount of fees, do you know, and who are they paid to?—That I do not know.

1634. Mr. *Brotherton.*] Are catalogues sold at the National Gallery?—We sell a catalogue for sixpence, which is the cheapest it can possibly be made at. I believe they cost five-pence, or something of that sort, but whatever it is it is carried to the account of the disbursements of the place.

1635. *Chairman.*] I see in a Treasury minute of Lord Liverpool, dated the 23d of March 1824, the keeper of the gallery is to have the charge of the collection, and to attend particularly to the preservation of the pictures; is not that the case?—Yes.

1636. Mr. *Brotherton.*] The secretary is subordinate to you?—Yes.

1637. Has there been any instance of any money being given by individuals for the purchase of pictures, and for the National Gallery?—No, I am not aware that there has.

1638. Do you think it would be likely that individuals would contribute money so long as the National Gallery is supported by Parliament?—I think so; we have had a great many contributions of pictures.

1639. Would they be as likely to contribute money as pictures?—That I do not know.

1640. What

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1640. What number of days is the institution open?—It is open every day. The four first days of the week to the public, and the two other days to the artists.

1641. Mr. *Hope.*] Is the National Gallery constructed in such a way as to be capable of taking in any picture that might come into the possession of the public?—I do not myself know the height of the walls.

1642. What may be the height of the "Sebastian del Piombo"?—That is 18 feet.

1643. And what height do you consider it ought to be raised from the floor, in order to be properly seen?—It ought to be at least three feet; that would be the very lowest.

1644. Would not three feet be very much below the proper height?—I think it would; but I should like to ask Mr. Wilkins what is the height of the walls of the gallery? (Mr. *Wilkins.*) The height of the walls is about 18 feet.

1645. But to the cove?—Mr. *Wilkins.*]—Twenty-two; the hall is 30 feet high, and that would contain a great many pictures.

1646. What is the size of the cartoons?—The cartoons I should think are about 12 feet by 16; they are long.

1647. And what is the height?—I should think 16 feet.

1648. And at what height do you consider they ought to be placed from the floor, in order to be properly seen?—I should say as high as they are now in Hampton Court.

1649. How high is that?—About 12 feet from the ground.

1650. So that in that case you would require a space of 22 feet?—Yes; which is about the height of the room they are now in.

1651. I believe there are some very fine Rubenses in the banqueting-room at Whitehall, are there not?—They are magnificent pictures, and where they are are thrown away; in short, nothing can be so absurd as to have those in a chapel; they would have been very desirable works indeed for a national gallery.

1652. And if they should come into the possession of the National Gallery, do you think they will be able to dispose of them?—The centre picture is 40 feet by 30.

1653. And what may the height be?—It is an oblong picture, 40 feet one way and 30 feet the other.

1654. So that it will be quite impossible that those shall be placed in the National Gallery?—Quite.

1655. Then I think the fine specimens of the Venetian school are, generally, a very large size?—Yes, generally; and for that reason cannot be placed very near the eye.

1656. Then if the public should ever obtain possession of any specimens of that school, do you think they would be able to dispose of them in the National Gallery?—I do not think in the present building that there would be room.—(Mr. *Wilkins.*) Certainly not for pictures of those dimensions.

1657. *Chairman* to Mr. *Wilkins.*] Can you tell us the highest part of the gallery at Munich?—No, I do not know. These galleries are planned, more with reference to our present collection than to any larger pictures.

1658. To Mr. *Seguier.*] Does the present gallery merely include those pictures that are in the present National Gallery, or those that are in the possession of the public that may be added to the national collection?—There are some not hung up: the King presented six pictures, five of which are very large, and there was no room to put them up here.

1659. Mr. *Brotherton.*] Were you consulted as to the formation of the present National Gallery?—No.

1660. Dr. *Bowring.*] Does not the National Gallery possess a portrait by Gainsborough, presented by Schomberg?—I do not know whether I should say it possesses it; it was presented by Mr. Schomberg to the National Gallery, and very shortly after another Mr. Schomberg wrote to the trustees, saying he had a greater claim to that picture, being the elder brother, and begged to have it back.

1661. He has claimed it?—Yes.

1662. Alleging as a reason that the property was in him?—Yes; that he being the elder brother ought to have been the first to be consulted. The property was left, I believe, between three or four brothers; one of them undertook to present it.

1663. What is the state of that question now?—The trustees at the last meeting

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ing desired it should be returned to Mr. Schomberg, and a letter has been written to him, but we request to have the concurrence of the Mr. Schomberg who presented it, as to the returning of it.

1664. How long has it been in the National Gallery?—I should think about a twelvemonth.

1665. *Chairman.*] Then I understand you had no immediate communication with the architect who planned the National Gallery, so that there might be a connexion between the pictures to be placed in the National Gallery and the construction of the gallery itself?—No.

1666. To Mr. *Wilkins.*] Was the great hall of entrance intended by you for pictures?—For pictures of a large size; what we should call in this country a very large sized picture.

1667. Is there light enough?—Yes; very good light.

1668. How many will it hold?—It will not hold many.

1669. Will it hold a picture 30 feet high?—The room itself is 30 feet high.

1670. Would it hold the Paolo Veronese in the Louvre?—No.

1671. Mr. *Hope.*] Would any portion of the National Gallery contain the Paolo Veronese in the Louvre?—O yes; there is a room that would.

1672. What room is it?—It is a room given for sculpture.

1673. *Chairman.*] But does not that belong to the Royal Academy?—Yes.

1674. Not to the nation? Is there so large a room in that part given to the nation?—O no, certainly not; I think the greatest length we have might be made 55 feet by 22 high; we could get a picture 55 feet by 22 in.

1675. Mr. *Hope* to Mr. *Seguier.*] But a room that requires a picture of large size to be placed on the ground, does not give it an opportunity of exhibition?—Certainly not; it ought to be at a greater height from its size.

1676. Dr. *Bowring.*] In fact most of the large pictures were intended for elevated altars?—Certainly.

1677. *Chairman.*] I understand that you think it advisable that there should be a room expressly for copying attached to the National Gallery?—Most decidedly.

1678. What advantage do you think it would be productive of?—It would interfere with the public completely if they were to be allowed to be in the other rooms.

1579. And on the other hand would not the public interfere with the artists?—Yes; they would interfere with the artists.

1680. You are aware, perhaps, it has been adopted in some countries?—Yes; I think it is a very good plan.

Mr. *Samuel Woodburn*, called in; and Examined.

Mr. *Samuel Woodburn.*

1681. *Chairman.*] YOU are a very well known judge of pictures?—It is our profession.

1682. Your profession is that of picture dealing?—Yes.

1683. You are the proprietor of a very celebrated collection of drawings; you and your brothers?—Yes.

1684. Made by Sir Thomas Lawrence, as the original designs of the great masters?—Yes.

1685. Has the course of your business given you occasion to inspect many foreign galleries and collections of pictures?—We travel a great deal; there are three brothers. I have been twice over to Italy, and my brothers have been in Spain and Petersburg, and in fact all over the continent; we are pretty well acquainted with the collections of pictures in Germany, Stockholm and Copenhagen.

1686. Which do you consider the best foreign galleries, both in point of pictures which they exhibit, and the arrangement of the building, and the regulations of the gallery?—The best regulated, I should say, was the Louvre; but I believe the finest collection of pictures is in Spain. They are not generally known; but my brother was of opinion that the Crown of Spain possesses a finer collection, which is singular to say, than that of France. That was his opinion.

1687. Is that the collection at Madrid?—At Madrid.

1688. In which of the royal palaces?—The whole of the royal collections are now together; there was formerly one at the Prado Palace; the great value of that collection is the surprising state which the pictures are in, and the number of Titians and fine pictures which have never been retouched or damaged.

1689. The

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1689. The colouring is good still?—Yes; probably the climate agrees with them better than in other countries.

1690. It is a very dry climate?—Yes.

1691. And which do you think, in point of valuable pictures, the next best to the Spanish and French collection?—The Grand Duke's at Florence, if you include those of the Palais Pitti pictures, and then there is also the Pope's collection, a collection which is very fine, having "The Transfiguration," by Raphael; it is difficult to put them in absolute order, for every government in Italy has a collection of fine pictures; even the Duchy of Parma's, a very small state, has a fine collection; the fine arts are considered a part of the affairs of the government.

1692. How is the Madrid collection as to the Italian school?—Superb; there are three of the finest Raphaels in the world; there is the "Madonna, with the Fish," and two others.

1693. Is it equal to France?—O yes, fully equal to France, from the first masters; they have two Corregios also.

1694. Then would you place the gallery of the Louvre before those of Munich and Dresden?—Certainly; I myself have not been in Germany, my brother has; I cannot speak to Germany; I can only speak to Italy and to Holland.

1695. I am asking you, rather, what the opinion of persons in your profession in this country are about these galleries; which do you think the best gallery for interior architectural arrangement?—The best I have seen myself is the Louvre, but I should suppose the new buildings of the Kings of Prussia and Bavaria are preferable, from what I understand.

1696. Do you prefer the Bavarian?—The Bavarian is the best, but the King of Prussia's is a very good one; I understand that at Dresden the pictures are placed too high.

1697. Well, now in point of regulation, which do you think is the best gallery for regulation?—I should say that the regulation of the French is very good; they have what they call a *custode*; the chief man or person of honour is the Count Forbin; he is at the head of the museum, and under him he has a certain number of subordinate officers, and they have four or five of what they call *experts*, who are judges of pictures, who have to recommend. Any picture that is offered is submitted to them, and they give their opinion of its merits, which is not always conclusive; the affair is very much in the hands of Count Forbin.

1698. Who are these *experts*?—They are generally professional people that deal in pictures, and of certain reputation of character. I know three or four; they are considered the best judges of Paris, and they give their opinion in writing, which is acted upon or not as Count Forbin pleases; generally it is, but sometimes it is not; they have a small salary.

1699. And does he consult a great number of these professional persons?—There are four or more.

1700. In England it appears they take the advice of the possessors of pictures, and in France they take the advice of *experts*?—They do not take their advice alone; I believe some artists also give their opinion; artists are consulted in Paris as well as in other parts of the continent.

1701. Then in England it appears, from what we have heard to-day, that the persons who choose are the committee appointed out of the possessors of pictures principally?—Yes.

1702. And in France from a combined body of *experts* and artists? Which do you think is the best principle to go upon?—I should think the French, for a very good reason, that I think those very honourable and distinguished characters who compose our committee of judging of the arts, have too many other employments to be able to go into the minutiæ, so much as a person who deals in the art; that is my opinion; but at the same time, I think from their patronage to the arts and their general known character for honour, that they ought to head any board that was made for the purchase in a similar manner that Count Forbin does that of France. I think they ought to have advice sometimes in difficult questions. There are a great number of pictures that it is very easy to judge of at once; the Dutch school for example; but when we come to Italian pictures it requires a very long study.

1703. Have you turned your attention to the disposition of pictures in a gallery, the arrangement of them according to schools?—Yes; in most galleries I have.

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1704. What arrangement would you suggest?—I have not seen the gallery lately built by the King of Bavaria, but I think from the questions that were asked Mr. Seguier, that an arrangement of that sort would be very desirable. I consider our gallery in its infancy; from the limited number of pictures we at present possess, I can hardly call ours a national gallery.

1705. Do you not think that before our gallery had been built, there should have been some general consideration of all the existing galleries, and an attempt to procure the best principle for the construction of the gallery, and the best possible distribution of the gallery, previous to the building of it?—It would have been desirable if that had been done; but, however, it is not too late; we have the materials for a commencement; I only consider it a commencement; it is a very good commencement. The purchase of Mr. Angerstein's pictures was a very important acquisition, and if they had obtained the Houghton Gallery, it would also have been a very good thing.

1706. My question referred to the architectural construction of our National Gallery?—I think Mr. Wilkins has so fully answered upon that subject, that I have nothing to say upon it.

1707. But as you have seen many national galleries, do you not think it would have been desirable, previous to the building of the National Gallery, to have considered the advantages or disadvantages of existing galleries, and that there should have been an attempt to combine all the advantages of the existing galleries in our gallery, and to avoid all the disadvantages?—I wish, equally with Mr. Wilkins, that the space had been five times as large, and then he could have made something which would have been more worthy the country. I should say, that owing to the public outcry, Mr. Wilkins has not made the best that could be made, but his being urged as he was by the public voice to curtail it, has been a misfortune.

1708. But I wish to know, whether in forming the National Gallery, it might not have been desirable beforehand to have considered the best specimens of architectural arrangement in existing national galleries, as to make our gallery combine all the advantages of the good galleries as much as possible; do you think that should not have been the basis of our gallery?—Perhaps it ought to have been, but it was begun at a time when perhaps the arts did not engage so much public attention as they do at present. Many things are passed over that might be done if they were more discussed, but that has not been the case in this; I think, however, curtailed as Mr. Wilkins has been in the ground, he could not have done better than he has done.

1709. Ought the general principle of construction of existing galleries, such as the Bavarian Gallery, to have been fully considered before ours was built?—I always have had in my mind, perhaps stronger than I have any right to have, a desire to have a fine national gallery in this country; and I recollect making a very quixotic proposal to the late Sir Thomas Lawrence, at the time they began to rebuild the palace where Buckingham House stood, which was to have pulled down St. James's Palace, and rebuild the two palaces, uniting them by a gallery run across the Green Park with arches for carriages to go underneath, and he laughed very much at my idea; but I think that plan would have been fully equal to the Louvre, and I do not think it would have cost much more money than has been spent in the new palace.

1710. In Germany do they proceed in the selection of pictures for their national gallery upon the same principle as that which you have described as prevailing in France?—I have not been in Germany myself, and therefore I cannot tell. In Holland they have two or three connoisseurs to buy, and very great facility for copying; they have a room expressly for the purpose; the picture is taken down and put into a small room with a good light, where a young artist can copy.

1711. And that object is particularly kept in view in the Dutch galleries?—I speak of the Hague.

1712. Dr. *Bowring.*] Are the facilities at the Hague great?—O yes; there is a small room on the side where the student can have his picture; he may probably give a fee to the keeper; I should rather think he does.

1713. *Chairman* to Mr. *Wilkins.*] Has any provision been made in the National Gallery for a copying-room for students?—No, not particularly for that purpose, because our plan has been for the pictures to be copied on certain days in the week, and the pictures replaced; that has been the plan hitherto pursued.

1714. There

1714. There is nothing like the copying-room which has been made in the Bavarian gallery or in the gallery described at the Hague by Mr. Woodburn?—There has been nothing expressly for it.

1715. To Mr. *Woodburn.*] You think that the pictures in a gallery should be distributed according to the schools, classified regularly?—Yes, when we have enough pictures to class.

1716. I am not speaking of our gallery, but of galleries in general?—Yes, I do.

1717. Have you turned your attention to the best mode of conveying to the eyes of the people who see the picture, the name of the artist, the time at which he lived, and so on?—They ought to have a catalogue raisonné, similar to what Director Waagen mentioned.

1718. So that the public might have great facility of information?—Yes.

1719. Dr. *Bowring.*] Have you seen Director Waagen's evidence?—Yes, I have; I saw him also when in London.

1720. *Chairman.*] Have you any suggestion to make to the Committee on the subject of the formation of a catalogue?—No; I think a catalogue raisonné would be very desirable.

1721. Have you ever turned your attention to the catalogues of the Louvre collection?—Very lately I have not.

1722. Dr. *Bowring.*] What is the best catalogue you have seen of pictures?—I know none better than the Louvre catalogue, it gives an account of the birth and the death of the artist, and some little account of him.

1723. *Chairman.*] Is not the sculpture catalogue a very good one at the Louvre?—Extremely good; they have several editions. I believe Mr. Visconti wrote one; he was a very scientific man.

1724. Dr. *Bowring.*] Are there not two catalogues, one merely containing the names of the pictures and the artists, and the other entering more elaborately into the history of the art and the artist?—Yes, there are.

1725. *Chairman.*] Are all the pictures in the National Gallery originals?—That is a very hard question to answer; I think you wish to speak to me on the subject of the Claude; I will give you a very candid opinion on this picture; it is, though Claude is painted on the picture, that it is not entirely his; I think it likely that he has had an order for a pair of pictures, and having finished the very fine one of the "Queen of Sheba," the other has been forwarded by one of his scholars from the fine Doria picture, and finished by Claude; if this idea is correct it is not a copy; it is by no means so fine a picture as the picture of the same subject in Rome.

1726. Dr. *Bowring.*] But you think that Claude sold it as his own?—I have very little doubt of it; I believe the picture can be traced to the hands of the original owner; it is not so fine a picture as some of the other Claudes, but I think there are much more doubtful pictures in the collection than this Claude.

1727. *Chairman.*] Then the answer to my previous question is, that they are not all originals?—Certainly not; they are not all originals in any collection, I believe.

1728. And would you wish to give your opinion of the different pictures?—No; my opinion would coincide with Mr. Seguier's; there is a Michael Angelo which he knows cannot be a Michael Angelo.

1729. Which is that?—"The Dream."

1730. Dr. *Bowring.*] Is the average number of imposture pictures in the National Gallery greater than in any other collection?—O no, it is a very fine collection. I should say, that most of the pictures that have been purchased have been very well purchased. This "Dream" was bequeathed.

1731. *Chairman.*] Is the Corregio alluded to by Mr. Seguier an original?—That was purchased by a particular friend of mine; but I confess I doubt it.

1732. Do not you think it very desirable, in the catalogue, to describe those which are positively genuine, and historically true pictures, and to distinguish them from those that are doubtful?—I think it would be an ungracious sort of thing.

1733. But why; because it is a national collection?—Yes.

1734. Is it not very desirable that the public should have the best possible evidence of the originality of a picture, and when there is any doubt, it should be

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candidly told to them?—There are such a variety of opinions about pictures, that the truth cannot be always spoken.

1735. Dr. *Bowring.*] Are there not always some pictures respecting which no criticism can decide on their originality?—You mean, on account of some peculiar difficulty, that they cannot fix them as originals?

1736. Dr. *Bowring.*] Yes?—Yes, that may occur.

1737. *Chairman.*] Do not you think it very desirable that the basis of a national collection should, as much as possible, consist of pictures which can be historically traced to the painters?—With regard to historically traced, I think it is always a very good secondary consideration; but a picture may be historically traced, and yet discovered to be, although once a very fine one, yet so damaged as not to be worth 10*l.*; it may turn out to be a shadow of a picture.

1738. But would you not ascertain the genuineness of the picture; is it not desirable that it should be a picture of which you can trace the history?—I do not think that very important, because a picture of very high reputation may, through a singular circumstance, get into private hands, and be lost sight of. It is always satisfactory to have a good pedigree; and if there was no information nor no knowledge in art at all in this country, it would then be the only landmark to go by.

1739. Is it not the most sure landmark?—I do not think so; I think a person must know very little about pictures that could not go into a picture gallery, and say, that was painted by so and so, without a catalogue. I think there are a great many people who could name half the pictures off-hand, without tradition.

1740. Are there not a great many pictures in this country supposed to be originals, which are not so?—A great many. The collections of very high reputation, above all, before the purchase of the Orleans gallery, the different collections that formerly enjoyed a very high reputation were but indifferent. There was very little knowledge in art formerly. I consider the purchase of the Orleans gallery was the first light we got of the Italian school, and a very important purchase it was.

1741. Were not a great many purchases of spurious or copied works of art made in the last century by English visitors to the continent?—A great many, and it is going on now.

1742. Dr. *Bowring.*] But you conceive there is a great improvement in the public taste?—I had a strong proof of that lately, in seeing a famous picture, a Corregio, which made a great noise at the time. Hogarth said he would paint a finer picture, and he painted one of the worst he ever painted, but it was certainly better than the other. I think there is a great deal more knowledge now.

1743. Do you think it desirable that the cartoons should be removed from Hampton Court to the National Gallery?—I should like to see it very much; I think it is very desirable if it can be done without any injury. It should be first ascertained whether there would be any risk run, I should myself think that there would not.

1744. You think that they might be preserved by great care?—I should think so.

1745. Were you aware before to-day that the "Sebastian del Piombo," in the National Gallery, was infected by insects and worms in the way stated?—I was not aware of it; I have not been very lately to the National Gallery, but I think a little turpentine would destroy them; I do not think it of much importance.

1746. Mr. *Hope.*] But that is the case with all pictures on panels, is it not?—Yes, this has been on panel and put upon canvas, and they are obliged to put an extra quantity of paste, which generates these worms; they are something like worms in books, that will eat through the leaves of old books.

1747. *Chairman.*] But they might be destructive if they were not kept under in due time, might they not?—I have met with them in pictures sometimes; I remember buying one that was like a sponge; I melted some wax and turpentine, and poured it all over the back, and the picture was as safe as ever; I think it is a very bad thing to take a picture off board and put it on canvas; I would always give a much larger price for a picture on the board it was painted on, than if put on canvas, for I think they always suffer; I think some of the Raphaels in Paris are almost spoiled by that process.

1748. Do you think it desirable that the Royal Academy should possess that portion of the buiding which is devoted to the National Gallery?—We have not sufficient

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sufficient pictures to fill the National Gallery; I think that it would be desirable that the building should either be for the Royal Academy or for the National Gallery, if we had pictures to fill it; it appears to me not large enough for both.

1749. You have observed that in foreign countries the national exhibitions were open on a Sunday?—Yes.

1750. Do you think any good or bad effect has resulted from that opening of the national exhibition on a Sunday?—I should think any rational amusement that you could give the lower order of people would be very desirable. It would be very easy I should imagine by extra officers to have them open on the Sunday; I think any information you can give the generality of the public is a benefit, and on that principle I should be for it.

1751. Dr. *Bowring.*] To labouring men exclusion on holidays and Sundays is perpetual exclusion, is it not?—Yes; I was always of opinion there is not sufficient amusement for the lower order of people, which drive them to the gin shop, and I was very much pleased in going through the Regent's Park to see a portion of that thrown open, and a number of people playing about in an afternoon; I think if there was more of that sort of recreation for the lower orders it would be very desirable.

1752. Has any evidence of the improvement of taste of the people, any greater respect for the arts fallen under your notice?—In London I think the generality of the lower orders are below the same class in other nations; there is a sort of, I may say, general taste in Italy down to the very lowest orders of people, both for music and painting. I am not philosopher enough to explain whence it arises, but that is the case; in France rather, I should say, less than in Italy.

1753. *Chairman.*] Do you think the taste of the people would be improved by greater accessibility to the opening of galleries of the best masters?—Certainly.

1754. As at Rouen and Lyons, and large towns in France?—No doubt of that.

1755. And the same observation that you apply to the improvement in the habits of the people, since the opening of the parks, would also apply to the refinement of their taste in the opening of galleries of works of art, or public libraries?—Yes? I imagine that any pleasurable excitement that you can give to the mind to draw it from vicious pursuits is doing good.

1756. Then you think that the opening of these galleries abroad on a Sunday has rather a moral than an immoral effect?—I am not sufficiently able to speak to the religious part of the question; I am no bigot; I see no harm in it myself; I very often went to the Louvre, and I was very glad to see soldiers and people with their wooden shoes; I thought it a very fine sight; at least it struck me so.

1757. Do you think the effect on the mind has been good or bad?—I should decidedly say good, according to my opinion: there is less exclusion in Paris than in any city I ever saw. There is more exclusion in other places.

1758. Mr. *Brotherton.*] Are the labouring classes on the continent as much engaged in their various occupations as the labouring classes in this country?—Why the French are rather a more fickle people than us, I think; if a Frenchman can earn enough in three days to last him six, he will only work three days, and will amuse himself the rest.

1759. They observe more saints' days than we do in this country?—I do not know.

1760. Dr. *Bowring.*] Have you anything to suggest to the Committee, as to the means of diffusing among the people a love of the arts?—No; but I shall be very happy if I can be of any service; there is nothing at present immediately strikes me.

Mr. *George Stanley*, called in; and Examined.

Mr. *George Stanley.*

1761. *Chairman.*] YOU are well known as a picture-dealer, I think, in London?—As an auctioneer of pictures.

1762. You have had considerable experience in pictures?—A great deal.

1763. Have you been much abroad?—I have.

1764. Have you seen the most celebrated galleries abroad?—I have been in France, Holland, Germany and Munich.

1765. How long is it since you were in Germany?—It is now near five years.

1766. Which do you think is the best national gallery you have observed in the course of your travels?—That I have observed? decidedly the Louvre; the new national gallery was not then built at Munich.

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1767. Was the Berlin?—I have not been to Berlin.

1768. Have you been ever led to consider what should be the proper constitution of a national gallery?—I have been led to think of it, with other things connected with the arts; but it is a matter that requires very deep consideration indeed, before an individual can give his opinion; and I rather think it would require a long dissertation to say what a national gallery ought to be; I should ask myself the preliminary question, Is it necessary to have a national gallery?

1769. Have you any doubts upon that subject?—Yes; I have very great doubts of the utility of a national gallery; of the necessity of such a thing.

1770. Dr. *Bowring.*] Will you state your reasons?—You observe I do not know that those nations that possess what are called national galleries and academies, have produced such good artists as those that have none. Italy is famed for its galleries and collections. France has been in possession of a gallery for many years, but I do not think France ever produced an artist that was considered worthy of imitation out of his own country; as to Poussin and Claude, I do not call them French artists.

1771. Do you refer to galleries or academies?—To both; I do not so far refer to an academy under professors teaching students in the elements of art; I am referring to the opening of galleries, such as the national galleries at the Hague and the Louvre, where persons are sent to copy, because I am fully aware that instead of producing original artists, they would produce a host of imitators that would rather derogate the art than advance it.

1772. *Chairman.*] Are they obliged servilely to copy paintings because it is a national gallery?—They are not obliged to do it, but their own idleness and the desire to make pictures would induce them to do so.

1773. Is not that a contingency which is almost inseparable from an exhibition, that some persons may possibly abuse it?—I believe it is, and I think it should be prohibited; I think no student ought to be allowed to copy a picture entirely.

1774. Have you read the evidence given by the director of the Berlin Museum, Mr. Waagen, before this Committee last year?—I have not.

1775. Are you aware he suggested it would be much better for young artists to see the pictures than to copy from them?—Yes, to make memorandums upon such parts as they wish to study.

1776. Then your objection is not to the exhibition of paintings in national galleries and the misapplication of seeing them, but to the servile copying of artists?—Yes.

1777. And therefore if you could at all modify the system of copying, you would not object to the artist seeing that which is beautiful, provided he did not servilely copy it?—No.

1778. So far you think it would be a benefit to the artist, to see what is beautiful?—Yes, and a gallery under almost any circumstances is serviceable to the public, for it leads to a peculiarity of habits, and then by going there and learning what the state of the arts was in former times, they observe the differences of schools, their peculiarities and so on; all that would be a benefit to the public, and lead them the better to appreciate the works of good artists and to despise those of bad.

1779. Have you ever turned your attention to the arrangement of pictures in the interior of a gallery, in respect of their schools and classification?—I should certainly classify them according to different schools, and put them in chronological order, if there was sufficient to warrant my doing so.

1780. And would you approve of the suggestion that has been offered with respect to having any account appended to each picture stating the birth of the painter and his death, so as to give the public who see it, the immediate means of recognizing who the painter was, the period at which he flourished and so on?—I should not think it necessary to do any thing of that sort; I should merely give the name of the painter, and probably the date when he lived; that knowledge is however within the reach of every one to whom pictures are interesting.

1781. You would give the name?—Yes, merely the name.

1782. But you would have them arranged in separate schools, would you not?—Most assuredly in separate schools.

1783. A little knowledge might be communicated briefly in the way just mentioned?—Yes, but I do not see it is of much value.

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1784. But still is it not better that a man should know who painted the picture, what school he belonged to, and at what time he lived, than that he should not know it?—If he were a person desirous of obtaining knowledge in respect to the master, he would know to what authorities to go to learn it himself; as to its being put on the frame of the picture, I do not conceive that conveys much more true knowledge; I have known many instances where the names were painted on the frame when they were copies.

1785. But supposing that the facts stated of the picture were true; for instance, if it were stated that the painter of a particular picture was Titian, and that Titian was born in such a year, and died in such a year, and belonged to the Venetian school; provided that were true, would that be a benefit to the person who saw the picture or not?—I should think a sixpenny catalogue would obviate the whole of it.

1786. But would it not be more compendious and much cheaper than buying a catalogue, for all people at once to see?—I should not think it would be so well carried away as by a catalogue.

1787. But might there not be both?—There might be both.

1788. And is it not something to spare the trouble of reference to a catalogue?—That would depend on the strength or the weakness of the sight.

1789. Are you aware that the plan I have just mentioned has been, to a certain extent adopted in the collection at Berlin, and approved of?—I have heard it so said. The other plan I think much better; that of the map of Berlin.

1790. But is not the saving of time and the immediateness of the conveyance of instruction a very great object?—Why, those who set such a value upon their time that they cannot stop two minutes to look into the history of a picture, it is not of much value to them to gain that information.

1791. Are not those the people to whom it is most desirable to convey the information, are not those the persons which we wish to enlighten on these subjects?—If the lower orders were admitted only on stated days, it would be a very great assistance to them; they would prefer keeping their sixpence and reading it on the frame of the picture.

1792. Have you considered whether it is desirable that pictures by native artists should be placed in the National Gallery?—Not directly in the National Gallery with the pictures by the old masters, but that was one of the subjects that struck me this morning when I was drawing out my ideas on this matter, not knowing what questions would be put to me, and not having any stated on paper. I had recourse to my own considerations as to what might be the object of my being summoned here, and that was one of the matters that occurred to me. In considering the question, I do think there ought to be a place for the reception of pictures of native artists, or else I do not know for what purpose we are going to have a national gallery; these are my words: a national gallery, to be what the name imports, should certainly not be destitute of pictures by native artists. The great end, as I apprehend, of a national gallery should be, to stimulate native genius or talent: it is true, that by enlightening the public mind as regards works of art, artists are compelled to exert themselves to satisfy those so enlightened; but is an artist always sure of his reward when he has devoted his talents to the production of a work in which he has endeavoured to introduce, and perhaps has succeeded in embodying all the excellencies that he has found in the old masters? To whom is he to look for patronage, for reward, for encouragement? The nation, by erecting a gallery, has stimulated him to exertion, it holds out certain examples; it seems to invite to a contest for superiority, it would boast of its fostering genius: will it suffer the excited genius to be disheartened by neglect, and to starve while exerting itself under that excitement? Individual painters certainly receive full remuneration for their works, but these are such as paint what are called cabinet pictures and popular subjects, and who need no national gallery to instruct or patronize them. The productions of Wilkie, Landseer, Calcott, Turner, Mulready, Collins, Stanfield, and numerous others, never want purchasers, the only difficulty is to obtain their works even at prices beyond any the old masters ever received; and the painters of portraits and those who exercise their talents in water colours, never fail of employment; those, however, of the higher grade in the art, who are capable of the nobler flights of genius in poetical and historical compositions, are cramped in their energies for want of that proper encouragement that would induce them to put forth their

Mr. *George Stanley.*

8 July 1836.

powers and show that they are capable of competing with the renowned masters of other times and other countries; this want of encouragement does not arise from their productions not being appreciated by the discerning part of the public, but from the contracted size of private residences which will not admit of large pictures, such as these artists must execute to display their powers. But perhaps another reason why such painters are not properly encouraged is, that those who can appreciate their works are not sufficiently affluent to employ them, while those who are affluent, though they affect to love the arts, do not possess the taste and feeling necessary to appreciate productions of their high order; a national gallery, therefore, appears to be the proper one (other means failing) for displaying the works of those that the nation prides itself on having produced. But still the works of native artists should be kept distinct from those of the old masters, there should be a gallery especially appropriated to them, for if they be placed in juxta position, a host of imitators will be created, and nature and originality will soon be lost sight of.

1793. Have you any other suggestion to make particularly, with reference to pictures?—No; I fully coincide in the greater part of what has been said by Mr. Woodburn and Mr. Seguier; in the practical parts, and so on, there may be a difference between Mr. Seguier and Mr. Woodburn and myself with respect to one picture, but in general I coincide with them.

1794. Is it your opinion that the National Gallery and the Royal Academy should be united?—Most assuredly not; I would keep them as distinct as possible.

1795. You would not put them under the same building?—Not even in the same building.

1796. And you would have a national gallery devoted entirely then to the comprehensive purposes of exhibition for the nation?—Yes.

1797. Have you any observations to make on your foreign travels?—No.

1798. You have travelled in foreign countries; what, in your opinion, is the effect in those countries, of opening national galleries for the exhibition of works of art on a Sunday?—Decidedly in favour of it; I think it would be highly beneficial and instructive.

1799. And would it have a good or a bad moral effect, do you think?—Undoubtedly a good moral effect.

Martis, 12° die Julii, 1836.

MEMBERS PRESENT.

Mr. Ewart.	Mr. Hope.
Mr. Pusey.	Mr. Strutt.
Mr. Brotherton.	

MR. WILLIAM EWART, IN THE CHAIR.

Mr. *John Peel*, called in; and Examined.

Mr. *John Peel.*

12 July 1830.

1800. *Chairman.*] ARE you familiar with the mode of preserving pictures, and especially with that operation which relates to lining pictures?—Yes, lining more particularly, and also restoring.

1801. Have you had occasion lately to visit the National Gallery?—Yes, I have.

1802. When did you visit it?—Last week.

1803. In what state did you find the pictures generally there?—I found nearly the whole of the pictures wanted lining, cleaning and restoring.

1804. What pictures particularly did you find wanted lining and cleaning?—The "Sebastian del Piombo" is in the worst state in the whole collection.

1805. In what state is it?—It is going to decay as fast as it possibly can, owing to the worms, which have got into it, which arises from its having been taken off panel, and I presume a small portion of the wood remains attached to the ground; the consequence is, the worms eat the ground and colouring of the picture.

1806. Is the picture suffering from any other cause?—It is also suffering from a sort

a sort of meal worm, occasioned by a paste that it has formerly been lined with after it was transferred from pannel.

1807. It is suffering both from the worm of the wood and from the worm of the paste?—Yes.

1808. Have you any idea how long that picture has been suffering from these two circumstances?—No, I have no idea as to the exact time; I suppose it is four or five years since I saw it before; it was not so bad then, or otherwise I should have observed it, and therefore I think the worms are now eating very fast, and in fact, they are destroying the picture altogether by piecemeal.

1809. Whereabouts in the picture are the ravages of the worms principally confined?—Chiefly round the edges.

1810. Any other part of the picture besides?—Yes, they are encroaching from six to eighteen inches from the edges partially.

1811. What would be the best remedy for this dangerous state of the picture?—The only remedy that I am acquainted with is, relining it; that is, to take away every particle of the wood remaining, and lining it properly on canvas; I have frequently had pictures transferred by the French, which have been in the same state, and not well fixed to the canvas, and also I too have lined pictures which were suffering from the same cause.

1812. Would relining remove the insect which proceeds from the paste, as well as the insect which proceeds from the wood?—Yes, completely; the composition I use will kill all insects whatever, and they will never proceed any further as long as the composition lasts, which, if renewed, will last for centuries.

1813. What is the state of the other pictures?—The other pictures require lining generally; I mean those on canvas, and some of the panel ones are also in a bad state.

1814. What is the state of the colouring of the pictures generally?—The colouring is disguised, and especially the "Sebastian del Piombo," more than any other from the old varnish which has remained on it, and from oil and other causes; the varnish turns yellow in the course of time, and it has never been effectually cleansed, so that the tones of the colour have not been seen for this century or two.

1815. The tones of the colour do not resemble the tones of colour in its best days?—Certainly not; it is disguised now something similar to its being seen under a smoky glass.

1816. Could the process you recommend for restoring the genuine colour of the picture be adopted without detriment to the colouring or general state of the picture?—Yes, and it will give a brilliancy which has never been seen in the picture since it was painted, or since the first time it came from the artist's hands.

1817. Would not the remedy you suggest interfere at all with the originality of the picture; would there be no sacrifice of genuineness to procure that greater degree of effect?—Not the least; there would be no sacrifice of any thing; it would clear the outline of the shadows of the picture, which is now softened into the ground and cannot be seen.

1818. Are there any other pictures you wish to speak to the state of?—There are several, modern as well as ancient; one, "the Market Cart," by Gainsborough, which requires lining very much, as it is cracking, from the nature of the mygilp used in the painting, and the lining would stop that cracking from going further.

1819. Are there any other points you wish to speak to?—Some of the other pictures have seams across, and very uneven surfaces, which would improve by lining, and they are in a condition which I consider a disgrace to the nation, considering lining is now in such an improved state in England, so that all foreigners who see pictures done up here now say, we have the best liners and restorers there are any where.

1820. Do foreigners get their pictures lined in this country?—Frequently; I have some from Brussels at this time to do, and a great many go to Paris as well as Holland from this country; they are done up here in such a superior manner, and then go back again.

1821. Have you heard foreigners say the lining here is better than in their own countries?—Yes, I have heard a number of foreigners say that.

1822. Do they ever send them from their national galleries to be lined here?—Not that I am aware of.

1823. Do foreign dealers send to have their pictures lined here?—Yes, they prefer English lining to any other.

Mr. *Edward Solly*, called in; and Examined.

Mr. *Edward Solly.*

12 July 1836.

1824. *Chairman.*] HAVE you been an extensive collector of pictures?—A very extensive collector; I made a very large collection, which is now in the museum at Berlin, and which forms the principal part of the collection in that museum.

1825. Of what school is that collection?—It is principally of the Italian school, and contained an historical collection from the commencement down to the time of the Caracci. I obtained a great portion of these pictures out of the churches and academies of Italy, so that they were authenticated specimens of the masters to whom they were attributed.

1826. From what you state, I suppose you have travelled a great deal with a view of studying and purchasing pictures abroad?—The greater portion of these pictures were purchased for me by agents, who upon sending me documents proving where the pictures were taken from, and being approved of by the committee at Berlin (for I purchased under the advice of the principal connoisseurs and professors of the art at Berlin), the pictures were then retained; but I have travelled so as to be well acquainted with the Louvre and the Dresden gallery in particular.

1827. Have you made pictures almost the study of your life?—I may say I have.

1828. To what pictures in particular have you directed your mind?—Particularly the Italian school, to the different schools of the period of Raphael, which I consider the period of perfection.

1829. Is the mode adopted by the government of Berlin in choosing their pictures for the National Gallery, similar to the mode which is adopted in this country for choosing pictures for our picture gallery; are they chosen by a corresponding body?—There is a committee at Berlin who have an annual sum entrusted to them for the purpose of purchasing pictures, and this committee consists of persons who have made it their study to attain a knowledge of pictures.

1830. Can you give an outline of the composition of the committee?—It is composed partly of professors of painting, of the directors of the gallery, of other persons who, without being artists, have made the knowledge of pictures their study.

1831. Do the government authorities interpose?—This committee is appointed by the government.

1832. Then it consists of professional painters and of persons who have studied pictures, and of directors of the gallery?—Yes.

1833. Do they call into their assistance, as we understood from former witnesses the French do, *experts*, persons whose profession is that of picture dealing?—There is this difference—persons similar to the *experts* are members of the committee itself; for instance, there is a person who has the cleaning of the collection and who has made pictures his study particularly, is a member of the committee, and in Paris most likely he would be called an *expert*.

1834. Then is professional knowledge either of painting or picture-dealing to be considered as a main element in the composition of the committee at Berlin?—Quite so.

1835. What do you consider the main ingredient in the composition of the committee, who have to decide on the purchase of pictures for our English National Gallery?—That they are gentlemen of taste, but I am not aware that they are gentlemen possessing the knowledge which it appears to me is requisite to be good judges of the ancient masters, and to point out what pictures would be desirable for a national gallery.

1836. For what particular reasons do you imagine they are selected as judges?—I presume it is because they are most of them possessors of small collections of pictures, and I believe that they are good judges of pictures of that particular class, which they have a fancy for, but that they have not taken the pains to make it their study to attain that general knowledge which requires a great deal of deep research, and opportunity of making that research, which they have not, or have not cared to possess.

1837. Do you suppose that different requisites are demanded for a person who is to form a national gallery of pictures, and for a gentleman who is to form a private cabinet for himself?—Certainly, there is a very great difference; it is as different as the knowledge of the pretty Dutch pictures and of the grander style

of

of the ancient Italian painters; both as to the subject, composition and style of painting, and every thing connected with it.

1838. Is it probable that a gentleman who fills a cabinet of pictures for himself, would prefer a particular school?—They generally do prefer certain masters, who are in vogue or in fashion.

1839. Is it not desirable for a person who is to judge of pictures for a national gallery to have a general historical comprehensive view of the history of pictures, without reference to any particular school?—Certainly.

1840. What do you consider to be the faults of the body which is at present appointed to select pictures for the National Gallery?—It appears to me that their qualifications are too negative, that they have not actively made it their study, that they never formed a plan how the National Gallery should be established.

1841. What do you consider the class of pictures particularly required to make a complete collection for a national gallery?—If it is to be a complete historical collection, of course it must commence from the time of Cimabue and Giotto; but I should not think it advisable to commence in that way; I should think the preferable way would be to commence with the very best masters, those who had brought it to the greatest state of perfection, and then go up to the source as well as come down to the present time. I do not think that the public would take that interest if we were to commence with Cimabue and Giotto, but we might commence with Raphael and the other great masters of that period. There are a great number of painters who are totally unknown in this country of the Italian schools, whose works I conceive would do honour to any gallery, and I presume might have been procured in the course of the ten years since the purchase of Mr. Hamlet's pictures, and during which ten years I believe only two, or at the utmost, three pictures, have been procured by the committee of taste.

1842. Mr *Pusey.*] Of what period are the painters to whom you refer?—I should say the period when painting was at its greatest state of perfection would be from 1510 to 1530.

1843. The question refers to those painters whom you state are unknown in this country?—Even of that period there are a great number who flourished from 1510 to 1530, whose works are not known in this country.

1844. Can you name some of them?—Gandenzio Ferrari, of the Milanese school, and Bernardino Luini.

1845. Have we not pictures of Bernardino Luini?—We have one in the National Gallery painted by him, which is called "Lionardo;" we have not in this country any fine gallery specimens by this master; Cesari da Sesto of the same school, and Salaino; these are all painters who flourished about the period of 1520, and these are merely of one particular school, that of Milan; so I might enumerate of all the different towns in Italy; thus in the south of Italy there was Andrea de Salerno, the Raphael of Naples, and who was a contemporary with him. There are painters of Bergamo of that period, painters of Brescia, Padua, Verona, Treviso, &c.; I might enumerate a number of towns in the different parts of Italy, in which there lived a number of painters of that period whose works are all of them extremely fine, and would be very desirable acquisitions for a national gallery.

1846. *Chairman.*] Can you mention whether your opinion is confirmed by the opinion of any eminent foreigners on the subject?—Almost every foreigner that I have had an opportunity of speaking to on the subject, has been of the same opinion.

1847. Is that the opinion of Dr. Waagen?—Yes, of Dr. Waagen, for one.

1848. Mr. *Pusey.*] What is your opinion of the merit of our present collection, as a national collection?—I consider it is a very confined collection; there are some very superior pictures indeed. The "Sebastian del Piombo" is the second picture known; the next picture to the "Transfiguration," of Raphael; the picture by Parmeggeno has always been considered the finest gallery picture of that master; but still it appears to me that there has not been sufficient attention paid to the extending of the collection to the proposing for or procuring other pictures, as during the last 10 years there have been only three pictures purchased.

1849. Do you not in fact consider it to be so deficient in historical pictures, in the highest scale of art, as to be scarcely worthy to be regarded as a national collection?—It certainly cannot be considered a gallery of pictures; it is only the commencement of a gallery.

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1850. Would it not be a delusion in the public, and prevent the probability of our ever possessing a collection of pictures worthy of this city, if we were to regard it as other than a mere commencement?—Yes, certainly.

1851. Do you not consider it very important to adopt a comprehensive scheme in the formation of a national gallery?—Certainly.

1852. And to comprise as much as possible the artists of the various times, whose works shall illustrate the history of art?—Certainly.

1853. Is it not probable that such an historical collection will be less likely to lead to mannerism on the part of modern artists, than a selection of some particular school?—Certainly; the greater variety of the different styles of different periods and different schools will go a great way to correct mannerism.

1854. The artists to whom you have referred, who were cotemporaneous with Raphael, painted in a purer and more manly style than many of those who are better known in this country, I allude particularly to some of the Bolognese school, and whose pictures fetch a higher price?—Certainly.

1855. Is it your opinion the study of these earlier masters is likely to lead to a purer style on the part of our own painters than of the later and more effeminate school?—Certainly; I perfectly agree with the questions that have just been put to me, and I am not aware that I could add any thing to them, as I think they comprehend all that I should have thought of suggesting myself upon the subject.

1856. *Chairman.*] What is your opinion of the pictures in the National Gallery, as to their originality, and their character as works of the highest art?—I consider that there are some which cannot be considered as originals, particularly the picture called "The Mill," by Claude, and not merely because it is said that the original is in the Doria Palace, but because it is evidently inferior to the undoubted pictures by that master in the National Gallery; it is cold and crude, and inferior in the colouring and in the painting; it does not bespeak the hand of the master. There is also a picture called "Andrea del Sarto," which is evidently not by the master; it is incorrect in design; it is caricature, if I may so express it, in the face of the infant Jesus representing rather the head of a jolly young Bacchus; it is inferior in colouring and in the pencil to the genuine work of that great master which we had in this country some years ago, which is one of his grandest specimens, formerly, at Sarzanza in Italy, as mentioned by Vasari and Lanzi, and which has latterly been offered for sale in Paris, and was purchased by Dr. Waagen last Christmas for the museum at Berlin, and which I think that the committee of taste, and their adviser, Mr. Seguier, ought to have purchased for our National Gallery; we should then have been enabled to have compared a true and fine picture of the master, who was called "The Senza errore, or the Faultless," with the abortion, now called the "Andrea del Sarto," in the National Gallery.

1857. Do you confirm the view taken by Mr. Peel of the state of the pictures in the National Gallery?—Quite so.

1858. Mr. Peel being a professional gentleman engaged in the lining of pictures, perhaps may take a professional view of the propriety of cleaning the pictures; do you confirm the statement made by him, that to throw out the genuine colours of the pictures it is necessary to clean them?—I consider that it requires that the process of cleaning should be performed under very careful inspection, that it should only be entrusted to very competent persons, and that there should be a medium observed; that they should be rather cleaned too little for fear of their being cleaned too much. With regard to the "Sebastian del Piombo," it is evidently so disguised with old varnish, boiled oil and dirt, that the original and genuine colours of the master, particularly in the flesh, are completely obscured.

1859. Mr. *Pusey.*] Are there any of the pictures in the National Gallery, which, in your opinion, have been injured by being cleaned rashly?—There is "The Holy Family," by Sir Joshua Reynolds; which is very much faded, and evidently injured by injudicious cleaning; so that it is only a shadow of a fine picture by Sir Joshua.

1860. Is there not great risk with regard to the painters of the Venetian school; for instance, that a rash cleaner, in taking off the chilled varnish with the spirits of wine, may remove the glazing tints also?—No doubt an injudicious cleaner would spoil any painting; I do not believe that the pictures of the Venetian school are more liable to suffer than those of the other schools, when the cleaning

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is carefully performed, but I believe that no judicious cleaner uses spirits of wine, except it is very much neutralised by turpentine or some other equivalent; judicious picture-cleaners have a method of cleaning the pictures without injuring them.

1861. *Chairman.*] Do you confirm Mr. Peel's statement, with respect to the worms to be found on the "Sebastian del Piombo"?—I do.

1862. Have you seen any of them?—I have had in my possession last year two of the small beetle kind, which were taken off the picture; they were given to me by a foreign professor, who took them off the picture himself, and who told me that the under-keeper was aware of the damage; that he had represented it to the upper-keeper, but he did not name whether Mr. Seguier, or to whom, and was desired to take no notice of it.

1863. *Chairman* to Mr. *George Rennie.*] Have you ever seen any of the worms upon the picture, the "Sebastian del Piombo"?—I visited the National Gallery last Thursday; having heard the "Sebastian del Piombo" was injured by insects, and the under-keeper in the gallery found one of those insects, which he gave to me. It appears to be of the coleopterous genus; the larvæ are very actively engaged at this moment in perforating the picture; the keeper also told me that ever since he had been in the gallery, a period of nine years, that the insects had been in that picture.

1864. Mr. *Pusey* to Mr. *Solly.*] What is the entire number of pictures in the National Gallery at Berlin?—I am not quite confident of the entire number; I have the printed catalogue; I am not sure whether there are above 700 or 800.

1865. What is the entire number of our collection?—About 120.

1866. Do you know the number of pictures contained in the gallery at the Louvre, or Munich?—At Munich they have not arranged the new collection; but I have heard the total number of pictures in the different palaces at Munich, is 7,000.

1867. Are a large portion of those to be brought together, and arranged historically?—A selection, according to the room, and they expect to be able to place about 1,600.

1868. Classified in historical order?—Yes.

1869. Can you state the number at the Louvre?—Not exactly.

1870. Can you state the number at St. Petersburgh?—There are between 4,000 and 5,000 pictures in the different imperial palaces.

1871. State the number at Dresden?—

1872. When did the Prussian government commence the formation of its national collection?—The present collection was commenced about the year 1822.

1873. At what period did our national collection commence?—I am not aware what year the Angerstein collection was purchased, whether 1823 or 1824.

1874. You do not consider ours worthy, as yet, to be called a national collection?—Certainly not.

1875. *Chairman.*] Can you give an opinion on the subject on which we have had the opinions of other witnesses as to the practicability of removing safely the cartoons of Raphael from Hampton Court to London, to be exhibited in the National Gallery?—I am not aware of any difficulty or any objection there can be to so doing.

1876. Might they be protected from the bad effects of the atmosphere of London?—I am not aware that they would be more affected by it than other pictures are.

1877. Would it be very advisable to have them in the National Gallery?—I should think it would be.

1878. *Chairman* to Mr. *Haydon.*] Do you know any fact which would tend to show the cartoons might safely be exhibited in London?—There were 13 originally, and Mr. Prince Hoare had one of the set. I have studied that for 13 years in London, and it is not a bit more injured now than it was when I first saw it. I am quite confident those cartoons would not be injured by being removed.

1879. Mr. *Brotherton.*] Do you think the one at the Foundling Hospital is in as good condition as those at Hampton Court?—[Mr. *Haydon.*] I do not; but it has always been in that condition.

1880. *Chairman.*] Do you think the cartoons might be safely removed to London?—[Mr. *Haydon.*] Yes I do, with perfect safety, and perhaps with more safety remain at London than Hampton Court, because there is a fountain that

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scatters damp all round the precincts of the court, and the windows are always open.

1881. Have not Sir James Thornhill's pictures there suffered from damp?—[Mr. *Haydon.*] Yes, and also a great many others.

Mr. *James Mathews Leigh*, called in; and Examined.

Mr. *James M. Leigh.*

1882. *Chairman.*] ARE you a professional artist?—I am.

1883. Who were you instructed by in the art?—By Mr. Jackson, Mr. Etty and Mr. Hersent at Paris.

1884. Have you ever written on the fine arts, as well as exercised your pencil?—Yes, I have.

1885. What works?—I edited for some time "The Library of Fine Arts," assisted by a council of artists.

1886. Have you travelled in foreign countries?—A little.

1887. Have you examined the different galleries abroad?—Yes.

1888. What galleries have you had the opportunity of examining?—The Hague, Amsterdam, the Louvre, Madrid, Antwerp, Mannheim and Frankfort.

1889. What do you consider the comparative merits of the principal galleries you have examined, as to the quality of the pictures, and their arrangements?—Those of Paris, Madrid and Frankfort alone deserve mention on the score of arrangement; that of the Hague is chiefly celebrated as containing the "Bull" of Paul Potter; but there is little arrangement, inasmuch as they are chiefly of one school.

1890. What observation have you been induced to make upon those of Paris, Madrid and Frankfort?—The museum at Frankfort, denominated the "Städelsches Kunstinstitut," or "Städel Academy" of arts, unites the advantage of a state museum and academy. There is the permanent exhibition of the pictures bequeathed by the eminent banker Städel, increased by subsequent donations; and there is the modern gallery appropriated to the use of the Society for the Encouragement of Living Artists, whose works are purchased by the society, and disposed of by raffle among the members. I do not consider this gallery a model for the museum of a great nation: but it is one of the most pleasing, in point of effect, to be met with in second-rate towns. The principal feature in the Madrid gallery is the boldness of the general arrangement; it is not one, however, that we ought to follow, because you are obliged to pass through one gallery to proceed into the others, which I hold to be objectionable.

1891. What do you consider the defect or excellence of the Louvre?—The excellence consists merely in the superiority of some of the pictures; I do not know many excellencies attached to it as a gallery, because I consider it extremely deficient in most respects; one of the principal defects is, that you are obliged to go the whole length of the room, 1,400 feet, if you wish to get to the cream of the collection, which is at the end adjoining the Tuilleries, in the Italian gallery.

1892. What arrangement do you think is desirable in a national gallery?—I should think it advisable to have a centre vestibule or hall, from which different galleries should diverge, so as to obviate the necessity of passing through several galleries to get to the one selected.

1893. Is there any precedent for that arrangement?—I cannot speak from experience of the gallery of Munich, but the plan denotes such an arrangement: the Madrid gallery is decidedly superior to the Louvre in point of arrangement, though not equal in its contents, the number of pictures being nearly equal.

1894. Was it built specially for a gallery?—I believe it was.

1895. Is it inferior in the mode of lighting to what you consider a good gallery ought to be?—There is only one room that is properly lighted, which is that of the Italian school. I have never seen any collection that presented similar rooms to those of our National Gallery; they hardly bear the appearance which we are apt to consider appropriate for a national collection of pictures: their shape is, in my humble opinion, too square.

1896. With regard to the arrangement of pictures in a national gallery, what classification would you suggest?—The different schools and dates are the only two modes I can suggest: the main thing to be opposed is the juxta-position of modern and ancient pictures, unless the ancient pictures were restored to their original tone, which I cannot see any possibility of.

1897. Can you give any idea of the proportion of our collection of pictures in the

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the National Gallery, to those of other countries?—I should say ours is only a beginning: it is an admirable nucleus for a splendid collection.

1898. Have you seen the new National Gallery, or any plan of it?—I have seen plans, and have visited the rooms devoted to the architectural designs.

1899. Can you give any opinion as to its arrangement?—I think the architect has been far too restricted in sum and situation to produce a proper gallery; I think it is by no means a noble gallery; it may be a fit gallery for our present collection; but if we are to have anything like a national collection, the whole building will not be near large enough.

1900. Are you aware half the building is given up to the Royal Academy?—I have generally understood that idea had been abandoned, the space not being sufficient for two purposes.

1901. Do you think it desirable that there should be a national exhibition in another point of view; that is, an exhibition of the best works of the British school, in any national gallery we have?—Not necessarily in the same building; there might be a room devoted to the early English school, which would be very desirable.

1902. Having there exhibited such pictures of the modern British school as were thought worthy of being purchased from time to time?—Yes; but I would not have them exhibited in the same room, as in the Louvre, nor near the old masters.

1903. Would you appropriate an apartment to such pictures?—Certainly.

1904. Do you think it an encouragement only due to later artists?—Certainly.

1905. Can you give any opinion as to the effect produced by the practice prevalent on the continent, of opening galleries of art on Sundays?—Yes; I have always found a most beneficial effect resulting from it: it is necessary that they should be closed during divine service. I have found in many of the great towns on the continent, and especially at Paris, that the people after going to the gallery of the Louvre on a Sunday, will go and take a quiet walk in the Champs Elysées (instead of going to a cabaret), and talk the merits of the pictures over; Sunday, unfortunately, is the only day the Louvre is open to the French people.

1906. Is not that a very great defect?—I think so; it is open every day but Saturday and Sunday to foreigners who show their passports, and I believe also to the provincials, but not to the Parisians.

1907. Would it not be desirable to have our National Gallery as much open as possible?—I would have it open four days in the week, and I would have Friday and Saturday devoted to artists, because I imagine there would be a constantly full attendance at our National Gallery which would impede artists.

1908. Would you admit of a copying room?—No, I should not venture to allow pictures to be taken down, however carefully it might be done.

1909. Are they not taken down in the Louvre sometimes?—Only by special permission, and it is very seldom; I cannot see any occasion for it where the arrangement is good. In Amsterdam the pictures are hung on hinges, by which means they can be turned to the light; but that is owing to a defective side light, and I do not consider it necessary if the room were properly lighted.

1910. Do you not think a country where the population necessarily are so much employed as in England, that it would be very desirable to have a national gallery open early and late, as long as the light would permit it to be open?—Certainly.

1911. So as not only to give the people an opportunity of going in, but almost an inducement by having the accessibility as great as possible?—Certainly.

1912. Do you think that this country particularly requires the means of appreciating and deriving instruction from the fine works of art?—I think it stands greatly in need of it, particularly the chaster works of the Italian school.

1913. Mr. *Pusey.*] You say the more chaste works of the Italian school; do you refer to an earlier era?—I allude to that particular period so justly referred to in the questions put to Mr. Solly.

1914. Do you mean the historical painters who were cotemporaneous or prior to Raphael?—Yes.

1915. You prefer those to the schools of Bologna?—Yes; it is a school whose works we are exceedingly in want of to enable us to correct the tendency of the English style towards weakness of design, effeminacy of composition and flauntiness of colouring.

Veneris, 15° *die Julii*, 1836.

MEMBERS PRESENT.

Mr. Ewart.	Mr. Brotherton.
Mr. Hope.	Mr. Hutt.
Mr. Pusey.	Mr. Strutt.

MR. WILLIAM EWART, IN THE CHAIR.

Sir *Martin Archer Shee*, President of the Royal Academy, called in; and Examined.

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1916. *Chairman.*] HAVE you any observations to make upon the evidence which has been sent to you by the Committee?—I believe, in the evidence which has been given before the Committee, as to the origin of the academy, it has been stated to have arisen in the *basest intrigue*. In answer to that, I beg leave to read to you an account of the origin of the academy, derived from sources which I believe to be rather more authentic and correct: "The dissolution of the incorporated body of artists was owing to the indiscriminate admission of members. At the period of the separation, the number amounted to 141, of whom a large proportion were of a very inferior order. When the society was first instituted, due respect was shown to the eminent artists, who, by the propriety of their conduct, and the esteem in which they were held, gave dignity to it, and by their excellent performances, contributed most to the popularity of the exhibitions. They were, therefore, for a while, considered to be the persons most proper to have a large share in the government of the society. While that sentiment prevailed, it proceeded with success. But it was not long before ambitious desires began to operate, and the votes at elections being equal, many of the members who had little title to confidence and distinction, aspired to the direction of the institution, and by combining together, they were, by their numbers, enabled to effect their purpose. They ejected two-thirds of the respectable members who filled the offices of trust, and placed themselves in their room; and forming a majority, out-voted those whom they had permitted to remain. The principal artists, seeing the impossibility of restoring order and proper subordination, after some vain attempts, soon withdrew from this society; and without delay formed another plan, in which they avoided the errors which caused the destruction of the incorporated body they had quitted. It was now seen that no society of this kind could be lasting, unless it were more limited in its members; and that it could have no national dignity, without the avowed and immediate patronage of the Sovereign." This is is a quotation from the "History and Life of Sir Joshua Reynolds," by Mr. Farrington, and not written with a view to be brought forward on any occasion like the present. I beg leave to refer to another authority on the same subject—the origin of the academy: "The artists who formed the exhibition at the Spring Garden Room, having obtained a charter, it might naturally be supposed that the society would be placed in a situation, and furnished with the means, of cultivating their mutual interests to the best advantage; but unfortunately they were scarcely collected, when dissensions arose, which in the course of three years caused an irreparable breach, and in the end, a total dissolution of the incorporated society. This event was in a great degree occasioned by the loose and unguarded manner in which the charter was composed; for it did not provide against the admission of those who were distinguished neither by their talents as artists, nor by their good conduct as men. In consequence of this indiscriminate admission of persons, many of the inferior practitioners were no sooner seated, than they began to cavil at the conduct of the directors, though they were the original founders and chief supporters of the society; and a party was soon formed, by whom it was resolved to exclude several of the principal directors from their official situations, although they

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they had no complaint to allege against them." This is a quotation from an account of the establishment of the Royal Academy, in the introduction to Mr. Edwards' "Anecdotes of the Arts;" and was not written with any view to the present inquiry. Now it may be proper that I should point out to you the individuals who have been represented to this Committee as guilty of "the basest intrigue." I think it will be admitted that no language can be found stronger in reprobation, stronger in contempt and vilification of individuals, than the expression which I have quoted. The artists who have been thus represented as guilty of "the basest intrigue" in forming the Royal Academy, were, Sir Joshua Reynolds, the greatest portrait painter that ever lived in any country, and one of the most respectable men that ever graced the annals of society; Benjamin West, the greatest historical painter, I have no hesitation in saying, since the days of the Caracci, a man as respected in private life, as he was admired for his talents. In addition to these two gentlemen, I would mention the greatest architect of his day, Sir W. Chambers, the architect of Somerset House, a man celebrated in his profession, and respected by all who knew him. I would also add to these, the name of Paul Sandby, the greatest landscape painter in water colours of his day; and several others whom I might mention, if it were not occupying too much of the time of the Committee. This is the account of the origin of the Royal Academy, drawn from the sources which I have mentioned; and the Committee will of course give it whatever weight they may consider is attached to it.

1917. The observations of the witnesses who have been examined were not directed against individuals composing the Royal Academy at the time of its formation, but against the system and against the formation of the system?—I believe that is as it may be understood by those who read the evidence.

1918. Refer to any part of the evidence where allusions have been made to the individuals who composed the academy at the time?—Of course no evidence brought forward would be so indiscreet as to mention names.

1919. How many individuals formed the academy at its first formation?—Forty.

1920. Proceed to any other observations which occur to you proper to be answered in the evidence?—There is another observation which I would beg leave to remark upon. It has been, I believe, generally asserted in the evidence, that the Royal Academy has been exceedingly hostile to the interests of the great body of artists; that they have on all occasions interfered to the prejudice of the higher departments of the art. I think that is pretty clearly stated in the evidence.

1921. You will find by the evidence that it referred to the system and not to the individuals?—I speak of the Royal Academy, and the Royal Academy is a body composed of individuals. They have been accused of having a direct interest in depreciating the arts; they have been accused of invariably acting with a hostile spirit to the higher department of the arts; they have been represented as a "clique of portrait-painters," actuated by a mean and selfish desire to promote their own views at the expense of their profession.

1922. You consider these charges to be unfounded?—Most certainly; the grossest and most unfounded charges that ever were made.

1923. Be so good as to state the reasons on which you consider those charges do not justly lie against the Royal Academy?—The contradictory testimony of the witnesses themselves sufficiently refutes them. It has been stated in evidence that the arts have retrograded since the establishment of the Royal Academy. It has been stated by another evidence that the Royal Academy has impeded the progress of the arts, and that their state is now much lower than it was before it was established. Another evidence thinks the arts are in a much *higher* state now in this country than those of France and Germany, particularly in historical painting. Another evidence states that the arts are making such progress, that "let the Royal Academy do what they will," it is impossible for them to stop the progress of improvement. What does the Committee think of that? Another evidence thinks the academy has done a great deal; that it had nursed and brought the arts into repute. Another important evidence states, that the Royal Academy, by embodying the *esprit de corps* of portrait-painters, "killed Hussey the painter, and embarrassed Hogarth." Now I beg leave to observe, that Hogarth died some years before the Royal Academy was formed. His death took place in 1764; the academy was established in 1768. I have said that Hussey also died before the establishment of the academy. This, I find, is incorrect. He

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died in the year 1788, at the age of 78; having long before retired from his profession, and settled in Devonshire, in easy circumstances, and cannot, therefore, be well considered the *victim of academic assassination*. It appears to me, that after the statement which I have thus made of the inconsistencies appearing in the evidence which has been brought forward, it is not necessary to enter into a further explanation of the effect which the Royal Academy has had upon the higher branches of the arts in this country. I find the utility of academies has been very much questioned. One gentleman, who seems to have taken a more philosophic view of the case than those who have co-operated with him, describes academies as universally injurious to the arts. An academy, I believe, means a school, a place where something is taught, where information is communicated, where the means of knowledge are given to those who are disposed to obtain it. If I understand what an academy is, it means that; and how such an institution can be injurious to the interests of society, I cannot well conceive. I can well imagine that a particular academy, by its injudicious construction and by its mal-administration, may be so mismanaged as to convert a great good into a great evil. That result has been asserted of the Royal Academy; but it remains to be proved, and I hope will be required to be proved upon different evidence than that which has been brought forward on the present occasion. The power which the academy possess of conferring distinctions, is another grave imputation cast upon them by these gentlemen; they do not see the propriety of an artist being allowed to put "R. A." after his name, or why he should be graced by any particular honour or distinction; whatever merits he may have attained, whatever skill he may have acquired, or whatever services he may have performed in art, they do not conceive that he should be singled out and distinguished from the general mass of his profession, or that the Sovereign of the country should confer upon him any mark of his favour. I am now referring to the testimony of a witness who disapproves of all distinctions whatsoever; but indeed, I may say, that the whole current of the evidence runs in that channel; aristocratic distinctions are represented as promoting inequality in the arts, as raising one man above another without his having any just claim to superior talent. It is not for me to enter into an abstract discussion of the merits of artists, or the effect of these distinctions in society. That social system might perhaps be the best, wherein wisdom and virtue alone should be the objects which call for the respect and homage of mankind. I should be the last to oppose such a system were it practicable; but, unfortunately, every man does not show his wisdom in his face, nor are his virtues blazoned on his breast; a mark of honour or distinction, therefore, is a stamp set upon merit, for the purpose of pointing it out to those who have no other means of ascertaining it. Whether that is a proper, politic or patriotic institution in society, it is not for me to determine. But I apprehend it is not necessary to go further into that subject.

1924. Is there any other charge brought against the academy upon which you wish to make a remark?—The funds of the academy and their management have furnished a large chapter in the evidence which has been laid before this Committee. The academy have been accused of mismanaging their funds, and perverting them to private objects and private purposes.

1925. State the evidence in support of that assertion?—The following statement appears in evidence:—"According to the printed returns to Parliament there are more than 600 individuals, not members, who exhibit annually therein, on the one hand; and 45 on the other, either members or associates. Those 600, although the money is in a great measure raised from the exhibition of their works, have not the slightest control over the charity fund; and the 45, or rather 40, academicians, have an absolute control over it; and I should add that these 45 have positive claims. There are salaries and superannuations to themselves, and pensions to their widows, according to the laws; and the 600 have no claim whatever. They may possibly, on the recommendation of an academician, obtain assistance, but it is precarious; and that it has been insufficient is proved by the necessity artists have been under, of establishing two benevolent institutions." I think that makes out the observation. Upon an average of the 10 last years of the academy the disposition of its funds for the relief of distress among its members amounts to 490*l.* per year; that is, to the members of the academy. The sum allotted by the academy in donation to persons wholly unconnected with the academy, persons having no claim as members or relatives of members, but artists, many

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many of whose names are hardly known to the academy, but by their recommendation and their distress. The sum devoted to this purpose amounts to 460 *l.* a year; as large a sum, I believe, as any other society established in this country expends for similar purposes.

1926. Are those two sums of 490*l.* a year and 460*l.* a year, averages?—Averages for the last ten years. Previous to the last ten years a much larger proportion was given out of the academy than to those in it. The gross amount of sums expended in pensions to decayed members of the academy, since its establishment, is 11,106*l.* 5*s.* 9*d.*; ditto of sums expended in donations, during the same period, to distressed artists, not members of the academy, is 19,249*l.* 13*s.* 3*d.*; but the times have become worse, and the members in the academy have been more distressed, and consequently have had a much larger claim upon the funds which they have created.

1927. Would not the times be also worse for those who are out of the academy?—Yes, no doubt. Those two sums together amount to 950*l.*, appropriated by the Royal Academy to the distress of their brother artists in and out of the academy. With respect to the formation of two other societies for benevolent purposes, the Committee will be surprised to learn that those two societies have been in a great measure established by members of the Royal Academy. Conscious that the Royal Academy was not a mere charity fund, that it was appropriated to a higher purpose than the mere maintenance of the distressed, that it had for its objects the promotion of the arts, the cultivation of the public taste, and the improvement of our manufactures, conscious that these were its legitimate objects, and that any money applied to other purposes was in some degree a departure from the original contract of the institution, the members of the academy did not conceive themselves warranted in devoting a larger portion of their funds, to merely benevolent purposes. They have therefore assisted and promoted the establishment of the two societies alluded to. One of those societies I will say, not only was originated by the members of the Royal Academy, but supported by them; and were it not for the zealous and liberal exertions of a member of the academy now present, it would have long since fallen to the ground, and the unfortunate objects relieved by it would have lost the succour they have since obtained through its means. The gross sum subscribed by different members of the academy in aid of the two benevolent funds, amounts to 2,202*l.* 18*s.*

1928. What sum is annually received from individuals at the exhibitions?—Sometimes 5,000*l.*; but the average is between 4,000*l.* and 5,000*l.* The Committee are desirous of knowing how the funds of the academy are employed. The funds of the academy are employed first, in maintaining the establishment, in remunerating the officers, the professors, visitors and servants, and for all the purposes which such an institution is found to require for the maintenance of the schools, and the expenses of the exhibition. To these objects, together with the pensions and donations to which I have already alluded, the funds of the academy are appropriated; but upon this subject the secretary or treasurer will be more competent to inform the Committee than I am, I only mean generally to state that there is no other application of the funds. It has been stated that the academy are pensioned, and that they are paid for what they do. The institution of the academy is perhaps one of the most disinterested that ever was known or established in any country. I will venture to say that there is no instance of an institution in which the funds are managed with more pure integrity, and where so little is appropriated even to the wants of those who are employed in the performance of its duties; the remuneration of the officers is upon the narrowest possible scale. The keeper of the academy whose whole time is devoted to the duties of his office, and who has hardly leisure to pursue his profession, receives only 160*l.* a year.

1929. Mr. *Brotherton.*] Has he any apartment?—He has an apartment also in addition. The keeper of the academy is always selected from those artists who are conspicuous for the highest qualifications in the art.

1930. Who is the present keeper?—Mr. Hilton.

1931. Is he an historical painter?—Yes. The next officer in the academy is the secretary; his salary is 140*l.* a year, with an allowance for house, coals and candles. The next is the librarian of the academy, whose salary is 100*l.* a year; the librarian has no other privileges. There is a treasurer also, who is not appointed by the academy, but by the King. It was originally considered that as

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His Majesty was the founder of the academy, and supported it in the first instance; it was proper that the officer who had the management of the funds should be under His Majesty's control and sanction. That arrangement has been continued by the academy ever since to the present day. The treasurer is Sir Robert Smirke, and his salary is 100*l.*

1932. *Chairman.*] Is the time of Sir Robert Smirke totally absorbed in his duties of treasurer, the same as the other officers?—No.

1933. Does he act by deputy?—No, he acts personally, and takes great interest, great care, pays great attention, and keeps the books in an order which would be creditable to any establishment.

1934. Has he no assistance?—None from the academy, that I am aware of. The other expenses of the academy consist in the general meetings. The members attending are, I think, allowed 5*s.* each. That, I fancy, was originally intended as a means of discharging whatever expenses might be incurred in going or returning. I do not know that it can be considered as a very profitable remuneration to the members of the academy generally.

1935. Was it intended originally to insure their attendance?—So far as the bonus of 5*s.* can be expected to operate upon them. The council of the academy is a body which has the conduct of its business, consisting of eight members, chosen by rotation in the academy. At every meeting of the council there is 2*l.* 10*s.* distributed among the members who attend, which upon an average amounts to 5*s.* or 6*s.* also. The visitors of the academy are allowed a guinea a night for their attendance. They attend between two and three hours; they must attend two hours, but their attendance generally extends to more. There are the professors also of painting, architecture, perspective and sculpture. The professor of sculpture has been established recently. The academy were under the impression that it would be useful to sculpture in general if the principles of the art were more clearly developed by an able sculptor than they are upon the general principles of the art, as applied to other branches. I therefore took the liberty, on a former occasion, of suggesting to the academy the propriety of establishing a professorship of sculpture. The academy, always zealous in the cause of the profession, and anxious to promote the welfare of the art, adopted that suggestion; and Mr. Flaxman, one of the ablest sculptors of the day, was appointed to that duty. Mr. Westmacott succeeded him, and now regularly delivers his lectures on sculpture. There is a lecturer on anatomy, who was appointed from the most eminent men in the profession of surgeons. Those lecturers have each 60*l.* for six lectures; that is, if they deliver six lectures; if they deliver no lecture, they have no remuneration.

1936. Mr. *Brotherton.*] Has the academy a dinner?—They have an annual dinner, and by the laws of the academy they are allowed to invite 140 persons. It has been stated in the evidence that the members of the academy have the power of issuing tickets, and the president particularly has been stated to have the power of distributing tickets for that dinner. I beg leave to say that is totally unfounded. The members of the academy individually have no power whatever.

1937. *Chairman.*] Who has the power?—The dinner is regulated by the council of the academy for the time being.

1938. Are not the counsel themselves members of the academy?—They are, but I speak of them as individuals. There is not perhaps in Europe an example of an annual dinner so peculiarly constituted. The Committee will be surprised when they hear the invitations are regulated by election. It is found upon an average that if 140 guests are invited, a sufficient number will attend to fill the room; and the proportion is generally so well preserved, that there is hardly an instance of any inconvenience being felt, either by a lesser or a greater number attending. I believe I have known one occasion on which the council of the academy were obliged to have a table spread in an adjoining apartment. The process of the invitation is this: there are a great many invitations which are called official; that is, invitations which the academy deem it proper to issue as a matter of course; first, to the Princes of the Royal Family, and any foreign princes or other foreigners of high rank to whom the academy desire to pay attention, such as the *corps diplomatique*; the principal ministers of state, and the heads of certain public bodies are also invited, and any celebrated characters, such as those distinguished in war, as the Duke of Wellington, Lords Nelson, St. Vincent, Hill, Anglesey, &c.; persons of that description are always invited.

1939. And of course any distinguished artists or literary men?—Yes; distinguished

guished foreign artists have frequently been invited; and men of literary and scientific eminence, such as Byron, Walter Scott, Davy, Rogers, Moore, Babbage, and many others.

1940. You place them of course before the persons who are distinguished in war?—We may place them so perhaps in our own estimation, but we pay some attention to the institutions of society, and are willing to assign them such stations as those institutions prescribe. As artists, perhaps, we should be more disposed to approve of celebrity in the pursuits of peace, than in those of war; but I leave that point to be settled by the State. The secretary reads the list of guests invited the previous year; any vacancies are filled up, which may have occurred, from the death of celebrated individuals, or some other cause. The process of invitation is this: if the president (who has not the power incorrectly ascribed to him in the evidence) wishes to propose a guest, he writes the name of the individual on a slip of paper, to which he attaches his own signature; being warned that the individual proposed must be a person distinguished for exalted rank, conspicuous station or great talent, or an acknowledged patron of the arts.

1941. Does not the suggestion place talent and merit before rank and station?—I am not aware of the exact collocation of the words; but I believe the Royal Academy, being a royal institution, conceive that it is their duty to act according to the acknowledged scale and gradation of precedence which is generally adopted in society.

1942. If a dinner is given for the arts, would it not seem more proper to invite the guests according to their eminence, as artists or persons connected with the arts, than simply according to their station?—The dinner is given in order to interest the nobility of the country,—those persons who must necessarily be the promoters and employers of artists,—in the productions of the year. The president states the person, his name is read out by the secretary, the balloting-box is brought forward, and he is immediately either admitted or rejected, according as he is thought to answer the description which the laws of the academy point out; and so it proceeds: the next member in seniority is called upon to name his friend; and thus they go through the number of vacancies which by accident, or any other cause, remain on the list. This is the regular course of proceeding; and I do not believe there is an instance of any person being invited because he happened to be the private friend or relative of an academician.

1943. The persons who nominate the guests on these occasions invariably act on public motives?—Yes, they scrupulously confine their invitations to those persons whom they think likely to reflect credit on the academy, and most likely to patronize and protect the arts. The academy are further charged in the evidence with electing good artists merely for their own purposes as members of a private institution, and not from any public motive. One gentleman is asked, "Are there not many eminent artists in the academy?" He answers, "*Yes*;" but immediately correcting that unfortunate admission, he says, "a *few*."

1944. Are there not many eminent artists out of it?—I hope no member of the academy would say, "Yes, a few."

1945. Would you say, "Yes, many?"—I have no hesitation, for one, to say that there are many eminent artists out of the academy. I think the evidence will bear me out in stating, that one of the principal objections that have been made to the existence of the Royal Academy is its constant exertion to depress the arts, particularly in the higher department, and to discourage historical painting, and every thing which tends to its promotion. Now, it is extraordinary that the very same evidence, or at least a portion of it, which contains this imputation, acknowledges that an attempt was made some years ago, by West, Flaxman and Opie, to bring forward a plan for a gallery of honour. (Flaxman was not a member of the academy at the period alluded to; but this sort of mis-statement runs through the whole evidence.) Now it must be admitted that it was an extraordinary mode of discouraging the higher branches of art, for one of the ablest members of the academy, a portrait painter, Mr. Opie, to project a plan so well calculated for their promotion.

1946. Did they do this under the sanction of the academy, or under its express orders?—Expressly under the sanction of the academy, who approved of every proposition that was made.

1947. Did the academy appoint them for the purpose?—No, they appointed themselves; but the academy approved of and promoted their views to the utmost of their power. Their zeal so far outstepped their discretion (for I am sorry to

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say it is not always discreet to make public exertions even for public objects), that they endeavoured to promote that object which it is said to be the interest of the academy, from the corrupt nature of the system, to obstruct and depreciate.

1948. How long is that since?—About the end of the last century. I beg leave to state, that there has been no subject more constantly before the members of the Royal Academy, or that has more constantly influenced their exertions than the consideration of the best means of promoting the higher department of the arts. There has been nothing within the power of the academy—nothing within their influence, either in-doors or out of doors—nothing they could say—no remonstrance they could offer—no representation which would reach the ears of the great, that they have not zealously employed for the purpose of raising the arts in this country, and inducing the Government to step forward in their behalf. In corroboration of this, I am sorry to be under the necessity of introducing the name of so humble an individual as he who addresses you; but what I conceive to be a duty to the academy obliges me to mention it. Subsequently to the plan of Mr. Opie, a plan was brought forward by Mr. Flaxman and myself for the purpose of procuring encouragement in the higher departments of the arts, strongly stating that although the academy had used every exertion for the cultivation and education of artists, they had not the means of patronizing them when educated; and that, therefore, something was required to be done by the state. This plan was so far advanced that an address was prepared, which I had myself the honour of drawing up, to be presented to the administration of that day. It was found, however, that as the academy was a Royal Institution under the immediate patronage and protection of His Majesty, it would be disrespectful to him to present an address to his ministers; particularly, as before the measure could be completed, it must have received the royal sanction. The academy, therefore, changed their purpose, and an address to His Majesty was drawn up by Mr. Flaxman. Every artist who knows any thing of the name or the talent of Flaxman, will be aware of the extraordinary zeal which influences him on all occasions in the cause of the arts. In his address he pointed out the absolute state of depression of the higher department. The address was presented; I do not know what influence or what means were employed to counteract it, but it was productive of no result. This was in the time of George the Third. I mention the circumstance as affording another *extraordinary instance* of *the disposition of the academy* and *the tendency of the system* to obstruct the progress of elevated art. In addition to this, I would mention (and here again I am sorry to say I am under the necessity of introducing myself), that an exertion was made some years ago in the same cause, and it is curious, that a portrait painter should be the first person during a considerable number of years, and at a time when the patronage of the great was essential to him, to come forward and issue a rather strong remonstrance on the subject of the arts. I refer to a publication called "The Remonstrance of a Painter." I am sorry to appear egotistical in introducing this work on the present occasion, but the duty I owe to the academy requires it. I believe that no exertion on the part of those gentlemen who pique themselves so much on their love of the arts has been pointed out previous to that period. Many gentlemen will bear me out in the assertion that an institution which has been acknowledged to produce considerable benefit to the arts originated from that publication; I have the authority of some members of the institution to say, that in consequence of the effect which that little publication produced, they were led to exert themselves, and the British Institution was formed in consequence. I beg leave also to say, in illustration of the disposition and tendency of the Royal Academy to *depress* the arts and to *discourage* the higher department, that the only exertion which was at that time made on the subject, was made by a member of the Royal Academy, and by a portrait painter too, notwithstanding that *the evil spirit of portraiture* is represented as so unfavourable to the higher department of the arts. I allude to a letter which I had the honour of writing to the directors of the British Institution, and which originated in this way: I had the honour of being intimate with Sir Thomas Bernard, who was the founder of the British Institution, a man of the most respectable character, full of zeal for the arts, but who acknowledged that he had not much knowledge on the subject. I was in the habit of communicating with him when that institution was founded. I have in my possession documents to prove that a good many of the regulations concerning it had passed under my review. In a conversation with him, the late Sir George Beaumont, and, I think, the present General Phipps, I took the liberty

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liberty of pointing out what persons of their rank and consequence could effect for the arts, if they thought proper to follow up the proposed objects of that institution with the support which they deserved. Sir Thomas Bernard and Sir George Beaumont said, "Why cannot you let us have some plan or project? Let us have your ideas on the subject?" I observed that it was not for me to dictate to men of their consequence and station. They, however, urged it so strongly, that I sat down and wrote what I conceived might be a short letter, contained, perhaps, in a sheet of paper; but according to the old observation, which says, "Let no man say he will write a *little* book," I found my letter, instead of being included in a sheet of paper, amounted to about 90 pages. I found that it was in vain to remonstrate or to represent to those gentlemen that they could effect a great deal for the arts, if some practical plan was brought forward, which they might be disposed to carry into execution. I accordingly drew up a plan. I am far from saying it was a wise plan; I am far from insinuating that many members of the profession, and gentlemen out of the profession, were not capable of drawing up a better plan than mine, but, such as it was, it was laid before the committee of directors of the British Institution, and in furtherance of the objects recommended in it, they applied to the Government for 5,000*l.* a year, which was the limit of the sum, which I had proposed as necessary for its execution. The application for this sum has been stated in evidence; but it would not answer the purpose of that evidence to mention who was the author of that plan; that it was produced by an academician and a portrait painter: that has not been mentioned in the evidence, and therefore it is that I supply it. As an additional illustration of the desire of the Royal Academy to promote the cultivation of the higher department of the arts, I would state that the late president of the Royal Academy, Sir Thomas Lawrence, a *portrait painter*, actually involved himself in great pecuniary embarrassment by the purchase of a large collection of drawings by the most celebrated masters. At the death of Sir Thomas Lawrence, so anxious were the members of the Royal Academy that this valuable collection should be preserved entire, and retained in this country, that, on the motion of a member, at that time professor of painting, and who is also a *portrait painter* (Mr. Phillips), the academy voted 1,000*l.* towards a subscription for the purchase of the collection in question, on the express condition that it should be placed in the British Museum, and rendered available for the general study of artists, and the improvement of the public taste. I think I have proved, by a series of circumstances, that the Royal Academy have omitted no opportunity of promoting the arts in the higher department.

1949. Mr. *Hope.*] Is not this a proof rather of the exertions of an individual than of the body?—Of course the latter circumstance respecting the British Institution is, but it shows the disposition of the members of the academy to promote the interests of the arts.

1950. Does it show more than the exertions of a single member of the academy?—No; but the exertions of that single member included with others, may be taken as inferring the disposition of the academy.

1951. Mr. *Pusey.*] Do you not consider that the Royal Academy, in electing you as their president, showed they did not disapprove of those exertions of yours on behalf of historical painting?—I should suppose so. There are such a variety of imputations and aspersions thrown on the academy throughout the whole of the evidence, that it would detain the Committee much longer than they would be disposed to hear me, if it were possible to go through them all. If there is any thing of which the Committee think proper to call for an explanation, I shall be most happy to give them all the information in my power.

1952. *Chairman.*] Have you considered the effect of academies generally on the fine arts?—I have.

1953. What is the result of your investigation on that subject?—The result of my investigation is, that academies, on the whole, do good to the arts; though, as I said before, it is necessary to know the particular academy to which the Committee allude, its construction and its principles, before we can say whether that good result will be produced. An academy, in the abstract, means only a school; and I think schools are good things.

1954. If I understand you right, you approve of academies when they are simply schools; you disapprove of them when they tend (as has often been attributed to academies) to introduce mannerism and other similar faults, in fact when they fetter the genius of the artist instead of confining themselves to giving instruction?—

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instruction?—Academies, I conceive, are like all other institutions, producing a mixed effect. I know of no institution that has not its defects, and so have academies; but it is on the whole that you are to consider whether an academy is a good thing or a bad thing.

1955. Upon the whole, do you consider them bad or good?—Upon the whole I consider them good. They operate in a variety of ways. An academy is not to be considered solely with reference to the existing artists of the time; it is to be considered with reference to the whole institution of the arts of the country. An academy exerts great influence on the public as well as on the artist; it is not confined to the mere office of education; it promotes the public taste by its exhibitions.

1956. You think it should be something more than a mere school, if I understand you right?—I do. I think an academy should be an institution which gives every opportunity to rising talent, which should be open, to all ranks, for admission; which should furnish every means of instruction that the nature of such an institution admits of; and I think it should be the means of conferring honour and dignity on the profession of the arts; for one of the effects of an academy is that it enables an ignorant and uncivilized population to acquire some respect for the arts; it gives them an idea that they are objects of some consequence, and not merely confined in their results to the display of a picture on a wall, or a statue in a square, but that they produce a serious influence on the whole scheme and structure of society. By the honours and distinctions which have been connected with the institution of academies, the public are taught to respect the arts and to know their value; for one of the evils of the arts is that their merits do not lie upon the surface.

1957. Mr. *Brotherton.*] Does the Royal Academy in your opinion answer the description you have given?—In my opinion, the Royal Academy, in every respect, answers the description I have given.

1958. *Chairman.*] Does it familiarize the mind of the population of the country with the arts?—So far as the academy has the power, it does.

1959. How does it do so?—The Royal Academy exists by the contributions of the public to their exhibitions.

1960. I understood you to state that it brought the arts home to the population of the country?—Of course.

1961. How is that performed?—The Royal Academy since its establishment has educated nearly 1,800 students. Those students have not all become Raphaels and Michael Angelos; they do not even all become artists. They receive the education which the academy affords them gratis; and if they have not talents for the higher class, they drop into humbler occupations; they spread through the country, and they are employed in the manufactures in various ways.

1962. Can you give us many instances of persons educated in the Royal Academy now employed in manufacturing districts in the country?—I am not sufficiently conversant with those districts to be able to do that. I have, however, no doubt of the fact. I conceive that it is a very reasonable conclusion.

1963. Are you aware that evidence has been given by manufacturers themselves of the extreme want of artists educated as you have described; and I believe that only one case has been mentioned of persons educated in the academy applying themselves to manufactures?—I have not seen that evidence. I speak merely with reference to what must be, I think, the conclusion of every reasoning mind upon the subject. For instance, there have been 1,800 students educated in the Royal Academy; what has become of those men? They have not all become artists.

1964. Is not the effect of some of these fostering bodies frequently to make persons not artists who really have not that strong bias for art which would be desirable; and those persons having once become artists, will not condescend to pursue the lower branches of the art connected with manufactures, and that therefore they are neither useful in one way or the other?—That is an evil which must always attach to every scholastic institution; because if you give the means of instruction to an individual who is not calculated to avail himself of that instruction, who has neither talent nor sense to conduct himself under the opportunities of that instruction, the institution which gives it to him is not answerable for the consequences.

1965. Should not the institution see first whether the person is really capable of pursuing the calling which he is about to follow?—Allow me to state that that is utterly impracticable. There is nothing more constantly within the experience of the artist than the fact that young men who appear to come forward with a flash

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flash of talent that dazzles their friends and those who know them,—who appear great geniuses, and who sometimes think themselves great geniuses,—are found, after a few years' application, so completely to retrograde as to exhibit no merit whatever. The only test we can have in the academy with respect to the estimation of a student who applies for admission, is his industry. The student whom we find to apply himself diligently, however dull he may appear, however slow he may be in his operations, may brighten into a man of genius; but there have been so many instances of flashes of talent coming out at an early period, which have been extinguished in smoke, that there is nothing which the academy is so suspicious of as that precocious exhibition of talent.

1966. Are you aware of the opinions of the celebrated director of the gallery of Berlin, Dr. Waagen, being unfavourable to academies generally, and only favourable to them in the light of being simply schools of instruction?—I have the pleasure of being acquainted with Dr. Waagen, but I had not the slightest conception that that was his opinion.

1967. It has been stated by Dr. Waagen, "That the natural result of the academic institutions consequently was, that on comparing a number of specimens of the different schools, such as those in Paris, Petersburgh and other places, all exhibited a striking similarity of manner; while in the earlier times, and the earlier method of teaching, the character of the schools of different nations, and that of each individual artist was entirely original and distinct. By this academic method which deadened the natural talent, it is sufficiently explained, why, out of so great a number of academic pupils, so few distinguished painters have arisen. The three most distinguished artists, which for instance, Germany produced in the eighteenth century, namely, Mengs, Denner and Dietricy, owed their education, not to academies, but were educated after the old manner; so in our own days, the two most distinguished of the living artists of the German school, Cornelius and Overbeck, have risen to eminence in the most decided opposition to the academies; and the most eminent English artists, namely, Sir Joshua Reynolds, Barry, Wilson and Flaxman did not receive their artistical education in an academy. That these men, when they were already celebrated artists, became members of academies, has nothing to do with the question, which is simply this, whether the academies have attained their objects as institutions of instruction. With this another injurious effect of the academies has been connected by means of the official distinctions which the academies enjoy through the influence of the State. They have attained a pre-eminence over all the artists that do not belong to the academies, which the academies watch over very jealously, and have thus introduced into the freedom of art an unsalutary degree of authority and interference. It occurs often that a very mediocre artist, of which every academy counts some few among its many members, stands much higher in the State as an academician than the most talented artist who does not belong to an academy. As the majority of mankind look more on authority than on genuine merit, it has occurred often that a moderate artist, being an academician, has found plenty of employment, while artists of considerable talent who do not belong to such an institution remain unemployed and unnoticed;" do you or do you not agree in that opinion?—I cannot agree generally with Dr. Waagen. He has stated some points on which academies may produce an injurious effect; but my opinion is that, upon the whole, an academy, like a university, being a place where education is to be received and communicated, is a useful institution. I think gentlemen do not sufficiently distinguish between *concomitants* and cause and effect. It does not at all follow that because Homer and Hesiod were great poets and never went to school, that therefore schools are bad.

1968. I asked you if you were of opinion academies were only good in so far as they were schools, but that academies generally were productive of bad effects; do you agree with that opinion?—I say I agree in some points with Dr. Waagen, but not on the whole.

1969. Then you do not agree with him in the opinion, which pervades his evidence, that academies are only good if they are places of instruction, and not good in the usual sense in which the term "academy" is applied?—No, I do not. I think academies are good in the same way that universities are good, conferring honours and distinctions, furnishing the means of education, and stimulating the rising race to obtain those honours and distinctions.

1970. Are you aware of the opinion of Horace Vernet, a celebrated painter, upon academies?—No further than I find it quoted in the evidence.

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1971. Are you aware that he suggested the suppression of the French Academy at Rome?—I am not.

1972. Are you aware that several celebrated German writers have recently been strongly arguing against academical institutions?—I am not.

1973. Do you know that Mons. Say, in a chapter devoted to them in his treatise on political economy, conceives they are hostile to the fine arts?—I have seen it quoted, and have no respect for the opinion of a political economist on the subject of the arts; for the principle of commerce and the principle of art are in direct opposition the one to the other.

1974. Are they or are they not sufficient judges of the effects of institutions as proved by facts?—I do not conceive it is possible to speak decisively upon a general question like this. I say generally, as far as I am acquainted with the works of persons who apply the principles of political economy to the fine arts, that they are entirely mistaken in their views. They adapt to the arts a principle which belongs only to trade; and the moment you make art a trade you destroy it.

1975. Does that observation apply to the evidence of such a man as Dr. Waagen, who is not a political economist?—It is not my business to apply it; it is my opinion.

1976. Is the Royal Academy self-elected?—They elect their own members, subject to the sanction of the King.

1977. Are those proceedings public or private?—Private.

1978. To whom is the Royal Academy responsible?—To the King.

1979. Do you consider that, in the important branch of architecture, the Royal Academy has afforded all the instruction necessary to advance the art of architecture in this country?—I do not; but I consider that the academy have exerted themselves very much to afford that instruction; and as far as their means and the inconvenience of their locality would allow, they have done every thing in their power for the architecture of the country.

1980. Have the students in the academy had the opportunity of studying from the architectural casts belonging to the academy?—Not to the extent that could be wished, because the rooms of the academy would not admit of it. Some years ago the Royal Academy purchased a celebrated collection of architectural casts belonging to the late Sir Thomas Lawrence, for which they gave 250*l.*; and feeling that their own apartments allowed them no means of disposing of those casts which would enable them to become available to the students, it was agreed and determined by the academy to present them to the British Museum, upon the express condition that the museum should so display them as to render them available for the study of artists.

1981. In the course of rotation does it ever happen that landscape-painters are placed in the situation of instructors to students in historical painting?—If the question means to refer to the appointment of the visitors, whose office it is to attend the school of the living model, then, I say, landscape painters have been sometimes appointed; and many of those landscape painters are perfectly competent to the duty.

1982. Mr. *Hope.*] Are they appointed in rotation, or are they elected?—That is a mis-statement in the evidence, like many others. They are not appointed by rotation; they are annually elected, and their appointment is laid before the King, and sanctioned by His Majesty, who reads the list with great attention before he affixes the royal signature.

1983. By the majority of the academicians?—Yes, at a regular assembly of the academy called for the purpose, on the 10th December.

1984. *Chairman.*] Do you consider that the half of the National Gallery, which is now to be given up to the Royal Academy, is to be understood as belonging exclusively to the Royal Academy, or as held in trust for the benefit generally of the fine arts?—I consider the Royal Academy itself is a trust for the benefit of the fine arts, since they were appointed by the King for the purpose of cultivating and improving the arts of painting and sculpture and architecture.

1985. The academy consists of 40 members?—Sixty; 40 academicians, and 20 associates; with six associate engravers.

1986. Do you conceive a body of that small number, and which is self-elected, is sufficiently comprehensive to watch over and represent the general interests of the arts in this country?—I do.

1987. You consider them quite sufficient?—Quite sufficient.

1988. Do

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1988. Do you consider a self-elected body better suited to the character of the national institution than a body more comprehensive than the Royal Academy, and elected more on the representative system?—I conceive that all the evils which resulted from the dissensions alluded to in the extracts which I have read to the Committee, would arise from the very nature of the constitution which you have just described; inasmuch as persons necessarily of little skill and less knowledge, not having the same means or the same opportunity of acquiring a perfect acquaintance with the claims or talents of artists, would be created their judges.

1989. Then you approve altogether, both of the present limited number of academicians, and the principle of self-election which exists in it?—I do. My reasons are these: when the academy was first formed, I apprehend it was not constituted solely with a view to the actual state of the arts at the time; and as a proof of that, it was with considerable difficulty that the number of the academy could be filled up; and it has been even stated in the evidence, that in consequence of the difficulty of finding artists competent to the situation, many persons were admitted members who could have no chance of being elected in the present day. When an institution like the academy is established, it is not founded merely with a view to the present state of the interests which it superintends, but with a prospective view to the state to which those interests may advance; and it has been ascertained by the practice of other nations, that 40 is a liberal allowance of distinguished persons in existence at one period in any art or science. In France 40 members were considered sufficient to represent the literature of 30 millions of men; and I should be proud indeed of my profession if there could be found at any one time 40 artists of such eminence as to be secure of transmitting their names to posterity. I am anxious to explain my sentiments on this subject; because it may appear to some persons an invidious or unpopular opinion that 40 members are fully sufficient to represent the interests of the art, and to furnish a stimulus to the rising race to obtain possession of the honours it confers. In addition to this, I would refer to the history of the arts from the establishment of the Royal Academy up to the present time, and it will be found that there is scarcely a single instance of any very eminent artist who was not a member of the Royal Academy, or who might not have become so if he had taken the proper means of obtaining that distinction. I consider this fact as affording a full proof of the competency of the number of 40 to include, *in due succession*, all the eminence of the profession.

1990. Is there not a law of the Royal Academy prohibiting any of its members belonging to any other institution or society of artists in London?—Yes.

1991. Do you or not think that partakes of an exclusive character?—I think that the law is no longer necessary in the academy; and the academy have long ceased to act upon its spirit. The academy, as it was originally formed, and as it is now established, depends on the contribution of the public. It was therefore necessary to guard the institution sufficiently to prevent a decline of the funds, from a deficiency of the talent that was requisite to attract the public. It became essential, therefore, that the members of the academy should be restricted from contributing their exertions to any other establishment.

1992. Mr. *Hutt.*] You say that the spirit of the regulation has ceased to be acted upon; has it not been acted upon in a very recent case?—Only in this way, in the case of Mr. Cockerell. If Mr. Cockerell had become a member of the Society of British Architects, and had made no reference to the academy, I am convinced the academy would never have taken notice of the circumstance. But Mr. Cockerell, feeling a delicacy on the subject, applied to the council of the academy for advice on the occasion. The reply to Mr. Cockerell was simply this, that the council are an executive body; they have nothing to do but to execute the laws of the institution, and conduct its affairs according to those laws. They could therefore only refer him to the laws of the academy, which they conceived to be conclusive on the subject, until they were removed.

1993. *Chairman.*] Do you think it quite fair that the academy should have the arrangement of the pictures of artists who themselves do not belong to the academy?—Most certainly; it would be impossible it should be otherwise.

1994. Do you not think it would be fairer that those artists, an immense number of whose pictures are annually sent to the academy every year, should have persons more or less appointed by themselves, or in whose appointment they had some part, rather than by persons belonging to a separate society?—The Royal

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Academy is formed with certain regulations, and all artists are invited to exhibit with the Royal Academy according to those regulations.

1995. I am only asking you as a fact, whether they do not arrange the pictures, and whether you think it perfectly fair that the Royal Academy should arrange the pictures of persons who have no authority in the appointment of the persons who arrange them?—I think it perfectly fair. No person is called upon to exhibit there who does not like to do so, and does not think it his interest to do so.

1996. Have they not the power, if they so chose, of putting their own pictures in the best places?—Most certainly.

1997. Mr. *Hope*.] How do you reconcile that with your former statement, that the Royal Academy is a trust?—A trust to be executed under the laws of the Royal Academy, as prescribed by their Sovereign. This trust they execute according to those laws, and if they did not execute them according to those laws, they would betray the cause for which they were appointed, and would justly call down upon themselves the indignation of the King. Every institution must have regulations.

1998. I will just put these two propositions: the persons who arrange the pictures are members of the Royal Academy, and the persons whose pictures are sent to be arranged are most of them not members of the Royal Academy; therefore the persons who are members of the Royal Academy have in this instance an advantage over the artists who are not members of the Royal Academy?—Most certainly. It would be a most extraordinary institution if there were no advantages to be derived from it.

1999. Then there are not those advantages derived to the great body of artists which are derived to the academicians themselves from the institution of the academy?—Those advantages are extended to the whole art in succession.

2000. There are no peculiar advantages derived to the academy?—No, there are no peculiar advantages that are not open to the whole profession to attain in succession.

2001. Have not the academicians the arrangement of the pictures?—They have.

2002. Is not that an advantage?—I say it is.

2003. Is not that an advantage which the other artist exhibitors have not?—Most undoubtedly; and cannot have under any institution; they neither have it at the academy, the British Institution, nor at the Suffolk-street Gallery.

2004. Mr. *Hope*.] Is not the possession of any peculiar advantage, by members of the academy, in some degree incompatible with the exercise of a trust for the benefit of art in general?—No, quite the contrary; because if the members of the academy had no advantage from their station to reward them for the exertion which they make to obtain it, I cannot conceive who would go through the toil that such a process requires. The academy furnishes not only a school of instruction, but it is a means of reward; it is a means of distinction; it is a means of stimulating the rising talent of the time. The man who is made a royal academician is pointed out, and justly so, for his talent to the public as a distinguished artist. The diploma tells him that he is selected for particular pre-eminence and skill in his profession. There is no man who may not obtain that distinction, if he has talent enough, and disposition to go through the preliminary probation, which all professions require from the junior race, of competition. It is a great mistake, which appears to run through the questions which have been asked me, to consider the academy as if they were an exclusive body of 40 or 60 individuals, distinct from what is called the great mass of the profession. The academy, in all fair estimation, includes the whole of the profession; because it invites the whole profession to come forward and show they are capable and deserving of being raised to that rank which other artists have obtained.

2005. Are not the same people in the situation of competitors and judges?—Most certainly; that is unavoidable, unless you select some other tribunal; unless you call the merit of the time before a tribunal that is not composed of artists. And, by-the-bye, that reminds me of a very curious statement in the evidence that has been given before this Committee, where a gentleman actually asserts that "a knowledge of the art is not necessary in order to judge of the disposal of a diploma," that the public are the proper judges and are perfectly competent to single out extraordinary talent the moment it appears. If that were the case, the establishment of an academy would indeed be of no sort of consequence. If the public are competent to single out and discover talent themselves, it is in vain to talk of

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the distinction of R. A.; but it is because the public are ignorant, to an extraordinary degree, upon the subject of the arts; it is because even those who are considered as the enlightened class of society, who are even considered competent to legislate on all other points, are incompetent judges of the arts, that it is necessary that it should be reserved for artists to decide as to who are entitled to academic advantages.

2006. Mr. *Pusey.*] Are you of opinion in the same way that it is not considered advisable for the under graduates in our universities to elect the professors, that in the same mode the exhibitors in general should not choose judges of art and directors of artistical education?—Precisely; the principle would be ruinous and destructive to the interests of the art were it ever established; it would be calling in ignorance to decide upon ability.

2007. Mr. *Hope.*] When they become judges, do they cease to be competitors?—No; but allow me to say that it is impossible you can call in one artist to decide on the work of another, without considering him in some sense as a competitor for public favour. That is a case arising from the nature of things, unless you adopt some other tribunal. If the general mass of artists, out of the academy, were called upon and allowed a voice in the distribution of their works, that office must be executed by some appointed individuals; those appointed individuals must be directors; they must be judges; they must be called upon to say whether this picture or that is fit for exhibition, or whether this deserves a prime place or not.

2008. Is that not a serious objection to an academy at all?—I think not.

2009. I wish to know whether the academy might not be more extended so as to comprehend a greater number of the artists of this country, and who might be elected upon a more representative system than the one that exists at present. In putting that question, I do not mean that all students should be admitted to elect those who are to decide upon questions with reference to the arts, but I mean that the present system should be considerably enlarged; do you object to such an enlargement of the present system?—I do; for this reason, that in proportion as you extend any distinction conferred, you destroy its value, and you prevent the same ambition from operating upon those who wish to obtain it.

2010. Do not the academicians consider it a year particularly favourable to them when they are members of the hanging committee?—That depends on circumstances. In my experience, which I am sorry to say now extends to 36 years, I never knew a more disagreeable duty; I have known several persons refuse it; and nothing but the strongest representations could induce them to submit to the drudgery of hanging the pictures. Upon a very recent occasion, one of the persons appointed to hang the pictures remonstrated in the strongest manner, and actually declined to perform the office; and nothing but the representation of the council, that it was his duty, could induce him to undertake it. So far is it from being considered by members an office which they are proud or pleased to assume, that they look upon it as a charge of great delicacy, great difficulty and as exposing them to many invidious reflections. The fact is, that any gentleman who is not acquainted with the nature of an exhibition of works of art, can hardly form an idea of the difficulty of arranging it. With respect to the exhibition of the academy, it is arranged in this way: those members who are not of the council, for the time being, are not admitted to the rooms during the process. It might be supposed that the members of the academy generally would have the power of dictating where their own pictures should be placed, and of coming in and disapproving of the situations allotted to them. This is not the case; they are, as I have said, excluded; and no member of the council is allowed to utter a word to any artist out of the academy as to the situation in which his pictures are placed.

2011. Is it not usual for the members of the hanging committee to place their own pictures in the best situations?—By no means; there is an artist here present who is far from placing his own pictures in the best situation; he had the liberality to withdraw from the last exhibition two or three of his pictures when he was arranger, in order to accommodate artists not members of the academy. Other members of the committee acted in the same liberal way, on the same occasion. Gentlemen who are appointed to this disagreeable office, so far from seizing the opportunity of thrusting themselves forward in all the conspicuous places, generally have the delicacy to send a smaller contribution than usual. Mr. Leslie has exhibited only one small picture this year, although he was an arranger. Many do not

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exhibit at all. Upon one occasion when I was an arranger, I would not exhibit, because I would not expose myself to the possible imputation of having placed my own pictures in a favourable situation.

2012. Did not Mr. Martin complain that his pictures were exhibited in a bad situation; that he could not have a fair exhibition?—Mr. Martin is a gentleman for whom I have a very high respect, and I confess he is one of those artists whom I very seriously regret to find involved in the testimony which has been laid before you. Mr. Martin, at the age, I think, of twenty-two, 24 years ago, sent a picture to the exhibition, of which he very naturally had a very high opinion, and which I have no doubt merited that opinion; and because this picture was not placed precisely in the position he thought it deserved, he considered himself injured; he considered his interests materially affected; and in fact, I believe he either then, or shortly afterwards, withdrew from the exhibitions of the academy. I am unwilling to say any thing which may appear like passing judgment on the claims of my brother artists, and I should be sorry to be understood as impeaching the talent of any man, in or out of the academy; but with reference to Mr. Martin, I have no hesitation in saying that I have a high respect for his talents, and that I believe his talents are respected by the members of the Royal Academy. If he had gone on as a young man of talent might reasonably be expected to do, and, instead of taking offence, had said to himself, "I am young in the profession, and must undergo those trials and difficulties which all others have encountered, and to which the juniors in all pursuits must necessarily submit,"—if he had continued to exhibit, I am convinced Mr. Martin would long since have become a full member of the Royal Academy.

2013. I merely ask you whether he did not complain, as an artist sending his pictures to the Royal Academy, as not having been done justice to on more than one occasion?—He did, as many others have done. I have here an account of the pictures that have been excluded from the exhibition, and received as doubtful, during the last exhibition, amounting to 590; and I will venture to say that there is not one artist engaged in the production of those pictures who, at the time he was smarting under the disagreeable sensations occasioned by finding his works returned, would not have said that the Royal Academy was a most pernicious institution, and that he had been very badly treated in having supplied works to an academy the members of which were dull enough not to discover their merits.

2014. Are you aware that Mr. Martin exhibited his pictures in foreign countries?—I understand he did.

2015. And are you aware that he found, as he stated, that much greater fairness and equity was exhibited to him there, than in the Royal Academy in this country?—I am aware of it from the evidence; but I do not see what bearing that has on the conduct of Royal Academy.

2016. Can you disprove that Mr. Martin's picture which he names was ill-placed, and that the other picture was injured?—The first statement is mere matter of opinion; I have no hesitation to assert that it was not ill-placed. I assert that it was placed in a good situation, where it could be seen; it was not placed in one of the best situations. Mr. Martin also states that an academician spilt varnish on his picture; I know nothing of this circumstance, and if any injury occurred to his picture, it must have been accidental.

2017. Have not the academicians who exhibit their pictures at the annual exhibition the privilege of previously varnishing and cleaning those pictures, which other artists who exhibit at the same time have not?—Yes.

2018. And re-touching?—Yes, that is one of the advantages possessed by the members.

2019. Do you consider that a fair advantage, and one of those privileges which, according to your previous evidence, you consider beneficial for the interests which the academy hold in trust for the public?—I consider it perfectly fair; it is one of the privileges, one of those advantages which the institution grants, and which are alluded to in the diploma of His Majesty; for if the Royal Academy did not confer upon its members any advantages which were not possessed by the whole art at large, I do not see what effect it would have as offering a stimulus to ambition, or a reward to ability.

2020. You think it a proper advantage?—I do. When I say so, however, I must add, that it is one of those advantages of which I myself have made very little use, and I should have no kind of objection to see it abolished. But the

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members of the academy are naturally interested in the appearance of the exhibition, because the prosperity of the institution depends on the impression which that exhibition makes on the public. If by allowing the members to varnish or re-touch their pictures the academy can render the whole exhibition more worthy of attention, and more likely to be attractive, they are justified in so doing. They could have no objection to allow the same privilege to the artist at large if it were possible; but the number of exhibitors renders such an extension of it impracticable. Even now, it is with great difficuly that the members of the academy who exhibit can be accommodated. I have sometimes waited for days before I could get even to see whether a picture of mine wanted to be varnished, because there were scaffolds and ladders over and above it, and members at work upon them.

2021. Mr. *Hutt.*] Is it not done at all other exhibitions?—I do not know what may be the practice elsewhere; but other exhibitions have no reference to the academy.

2022. Have they not also this advantage, the right of hanging their own pictures first, consequently taking the best places?—No; a committee of three are appointed by the council to arrange the pictures; those three gentleman place the pictures to the best of their judgment. If any member of the council, or if the president comes down to the academy and thinks that he sees any thing unfair, improper or ill-suited to the situation, he expostulates with those who have the arrangement; and if he finds that he does not succeed in effecting an alteration, he brings the matter before the council, and the whole council decide whether the committee have arranged the works in question properly or not.

2023. *Chairman.*] But the persons who hang the pictures, and the persons who criticise the hanging of the pictures, and the persons who judge finally of the correct decision of the hanging committee are all academicians?—To be sure, it is impossible it should be otherwise.

2024. Mr. *Hutt.*] In speaking of the Royal Academy and its advantages, is it your opinion that since the foundation of the Royal Academy the arts have made any marked improvement in this country?—A very decided improvement; it is admitted, even in the evidence, which I have commented upon this day, and by the best authority, (for certainly Mr. Martin's talents entitle me to say that he is the best authority among those who have been examined), that such is the progress of the arts in this country, that even the malpractices, or perhaps I should say (for he does not make use of that precise term) the exertions of the academy cannot succeed in effectually opposing it.

2025. Hogarth, Reynolds and Gainsborough were all previous to the formation of the Royal Academy?—Yes; and if by that observation it is meant to infer that I think there are as great artists now as Reynolds, Hogarth, Gainsborough, &c., I have no hesitation in saying that, in my opinion, there are greater artists than Gainsborough now living. With respect to Reynolds, I am willing to admit that he has no equal in the present day. I ought, perhaps to apologise for expressing an opinion which appears in some measure to limit the talents of my profession; but I believe even the vainest of my brother artists (and painters and poets are acknowledged to have a little dash of vanity in their composition) will confess that Reynolds was not only the greatest artist produced by this country, but the greatest artist that was ever produced by any country in his line; that, however, does not alter my position that the arts have made great progress. Were I at liberty to mention the names of some eminent individuals, what a display could I make of the talents that exist around us, which do honour to the academy and their country.

2026. Where there was one good artist in the time of Reynolds, there are fifty at present?—Yes.

2027. You think that is materially owing to the academy?—Yes; I do not mean to say that in the natural progress of things a certain amount of encouragement would not have a tendency to advance the arts to a considerable extent; but I am quite convinced that the influence of the Royal Academy, and the desire existing in artists to become members of such an institution, have stimulated them to greater exertions, and that the manner in which the academy brings about an intercourse between artists and those persons of exalted station, who must be looked upon as their natural patrons, operates materially to promote the best interests of the profession. It has been asserted throughout the whole course of the evidence which has been given before this Committee respecting the academy, that it is a mere private institution, conducted for its own private purposes. In fact, its

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members have been represented by some of the witnesses as so many selfish traders, sacrificing the best interests of the art to their own personal views. Now I would just beg leave to ask what possible interest the members of the academy can have in effecting the discreditable objects imputed to them? What personal interest has Sir David Wilkie, Sir Francis Chantrey, or any other eminent member of the academy in sustaining an institution which is represented as so pernicious in its influence?—If he were low-minded enough to be actuated by the sordid spirit ascribed to the members, he would say, "Let the academy be abolished! It only tends to create and multiply artists. I am already in full possession of the public favour, and as well known as I desire to be; I do not want to exhibit my works; the public are well acquainted with my *studio*; if they require any thing from my talents, they will seek me there. The exhibition is a grievance; the academy raises up rivals who may take the bread out of my mouth." That is what would be said by such men, if they were under the influence of the low, mean, and unworthy feelings ascribed to them. As an academician, I feel that I speak the sentiments of the whole body, when I assert, with pride, that no such vulgar, discreditable motives can be discovered in any part of their proceedings. As far as relates to the more distinguished members of the institution, it would be to their individual advantage that there should be no academy. They derive little benefit from an establishment which occupies, so unprofitably, their time and attention, and obliges them to enter into an annual competition with all the rising talent of their country.

2028. *Chairman.*] Do they contend upon an equality?—Perfectly; under any rational application of that term.

2029. Are not the preferences which have already been mentioned inconsistent with equality.—I have already admitted that some advantages belong to the members of the Royal Academy; but I will explain what I mean. I allude to an equality, not of *rights*, but of opportunities. It would be absurd indeed to suppose that all works, good, bad and indifferent, could be *equally* well placed or seen in an exhibition; but, in illustration, I will give an instance. In the present exhibition there is a work of great ability, by an artist whose name I will mention, Mr. Knight; it occupies a considerable space. To make room for that picture, in, I may say, one of the best situations in the exhibition, several pictures of the members of the Royal Academy were obliged to be removed. That gentleman does not complain that he has not the opportunity of showing his talents. I could go through numerous other instances in which the best works of non-members have been brought forward in most conspicuous places, as in the case of Mrs. Carpenter, Messrs. Simpson, Charles Landseer, Roberts, Partridge, Morton and others,—all artists of great talent, for whom the academy have felt proud in showing their respect, by placing them in a favourable position before the public. They do not complain, because, perhaps, at an earlier period of their career, some work of theirs, which they conceived to be of considerable consequence, may not have been placed to their satisfaction in the exhibition. They do not on that account fall foul of the academy, and with a kind of parricidal spirit, assail and slander the institution to which they are indebted for the best part of their education.

2030. Has not the Royal Academy got one half of the National Gallery?—Not at present.

2031. It is to be devoted to it?—Yes.

2032. And to that one half of the National Gallery the public cannot go, unless they pay 1 *s.*?—I consider that half that building is to be the National Gallery, and the other half the Royal Academy.

2033. That half of the National Gallery is not open to the nation?—Certainly not; the Royal Academy being dependent on the receipts from the exhibition, must necessarily charge the same sum for admission as where they now are.

2034. Do you consider the new National Gallery is commensurate with the greatness of this nation?—Certainly not.

2035. Do you think it proper, then, if it is not itself large enough, half should be given away to another institution?—I did not say it was not large enough; I say, as a structure erected for the purpose of a national gallery and a royal academy, it is not so extensive as a great nation like this would be expected to produce; but I say that that part of the structure which is to be devoted to the National Gallery, is fully ample for any pictures which the National Gallery have now to place in it; and not only fully ample to receive those pictures now, but will

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be fully ample for many years to come; and I trust, should the period arrive when it will be necessary for the convenience of the collection of the nation to extend its locality, that room and space sufficient will be found to accommodate it.

2036. Do you consider if the national pictures were to be too numerous to be contained in the half of the National Gallery, which is now to be devoted to the purposes of the National Gallery, that the Royal Academy would then have to give up the half which they possess in consequence of the increased number of the national pictures to be exhibited?—I conceive that the Royal Academy is to be placed in the apartments connected with the National Gallery, precisely on the same footing as they are now in Somerset House. That is the foundation on which the academy has thought it prudent to remove; and that is the position in which I conceive them to stand.

2037. Do you consider that if the half of the building was not sufficient for a national gallery, that the nation who paid for the whole of the building have a right to demand the other half now occupied by the Royal Academy or not?—I cannot pretend to say what right the nation possesses; all I can say is, that the Royal Academy has been placed in the apartments which they now occupy by the express donation and command of His Majesty; that when His Majesty was pleased to transfer the property of the King to the nation, a stipulation was made that the Royal Academy as well as the Royal Society and the Society of Antiquaries should have accommodation in the new building. The plans and the arrangement of the different apartments were all submitted to the Royal Academy for their approbation, and sanctioned by the president and council. The academy have enjoyed these apartments ever since, precisely on the same footing, by the favour of their Sovereign, and the honourable tenure of their integrity and utility; they are to be placed in their new position, on the same terms upon which they held the old; and I conceive that it would not be to the credit of any government to disturb or remove them.

2038. You do not mean to deny the public have paid for the whole of the building of the National Gallery; may they not, therefore, when they think it right, place the Royal Academy in some other position, and if it is deemed for the national welfare, take the whole of the building?—The public paid for the erection of Somerset House; at the period of its erection, there was an express condition that a portion of it was to be devoted to the Royal Academy. The academy, understanding that it would be a convenience to the Government to obtain their apartments in Somerset House, and feeling that it would be an advantage to the arts of the country to have a more enlarged space for the display of their powers, proposed this change or rather exchange of residence. The academy give up that which they have a right to consider their own, and of which they have been in possession for upwards of half a century; and they receive in return the apartments in which they are to be now placed.

2039. If you consider it for the convenience of the Government and the academy, that the Royal Academy might be shifted from Somerset House elsewhere, would it not be right that they should be moved from the projected situation in the National Gallery, if it were for the good of the nation?—I must observe, that that seems to be begging the question. I do not conceive that such a measure could be for the good of the nation.

2040. Might it or might it not be?—I do not think it possible that it could be.

2041. I will just put the case, that one half of the building was not sufficient for the national pictures, do you think the nation have or have not a right to call for the Royal Academy to give up the whole of the building for which the nation paid?—It is not for me to decide as to what are the rights of the nation; therefore I give no opinion upon that subject; but I beg leave to observe, that I consider the Royal Academy a much more important institution to the nation than the National Gallery; I look upon it that a garden is of more consequence than a granary; and you may heap up a *hortus-siccus* of art without producing any of the salutary effects which never fail to result from the operations of such a school as the Royal Academy. It would, therefore, I conceive, be an injury to the nation, as well as to the Royal Academy, if they were to be removed, in order to make room for even the best works of the old masters.

2042. Has the school of perspective been conducted in an entirely unexceptionable manner by the Royal Academy?—The professor of perspective has not recently delivered his lectures; and as far as relates to the non-performance of his

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duty, the course of instruction in the schools must be confessed to be incomplete. The academy have forborne to press on the professor of perspective the execution of his duties, as strongly as they might perhaps be expected to do,—partly because many of the members consider the process of lecturing as ill-calculated to explain the science of perspective ;—and partly from a delicacy which cannot perhaps be perfectly justified, but which arises from the respect they feel for one of the greatest artists of the age in which we live. He of course receives no emolument during the cessation of his lectures.

Martis, 19° *die Julii*, 1836.

MEMBERS PRESENT.

Mr. Ewart.	Mr. Hope.
Mr. Hutt.	Dr. Bowring.
Mr. Strutt.	Mr. Brotherton.

MR. WILLIAM EWART, IN THE CHAIR.

Mr. *John Landseer*, called in; and Examined.

Mr. *J. Landseer*.

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2043. *Chairman.*] I BELIEVE you are an associate of the Royal Academy?—I am a member of the Royal Academy.

2044. And father of the celebrated painter Edward Landseer?—Yes.

2045. Can you give the Committee any information as to whether academies of arts have produced great artists, or have been of use to those countries wherein they have been instituted?—Among those who have argued and written against the eligibility of academies, are Voltaire, Fuseli, Payne, Knight and Sir M. A. Shee. These able public writers, all of them entitled to deference, say that academies have never produced great artists. In this I agree, but when they (at least three of them) proceed to infer that academies are therefore worse than useless, and ought not to exist, I differ. I think academies have failed of their ostensible purpose, because Europe has not yet beheld a well constituted academy of art. They have been too much engrafted on the vanity and glory-seeking of sovereign and despotic princes, under a hot-house system of cultivation. Fuseli's words are, " We have now been in possession of an academy for more than half a century. All the intrinsic means of forming a style, alternate at our command, *professional instruction has never ceased to direct the student*; premiums are distributed to rear talent and stimulate ambition, and stipends are granted to relieve the wants of genius and finish *education*. And, what is the result? If we apply to our exhibition, what does it present in the aggregate but a gorgeous display of *varied* powers?" Notwithstanding all that has been said and written against this royal establishment, it exhibits more *individual varieties* of style, and of a higher character too than that of any other nation of Europe. There is less in it of that faultless nonsense and inanity which Mr. Knight ably and justly condemns as too generally resulting from the trammelled ignorance of picture copying, and more of that spontaneous and vigorous growth of original art, which the enterprise of taste and the energy of genius redeems from the depths of meditation, or snatches from nature, where in her agitated, transient, or mutable moods. I come next to the authority of Sir M. Archer Shee. I will now, with permission, read a few short passages from what Sir Martin wrote during the presidency of Benjamin West or Sir Thomas Lawrence, I really forget which. " Whatever advantages may be supposed to arise from public exhibitions of the works of taste, there is reason to fear that they are more than counterbalanced by the evils which attend them, and the experience of all countries in which they have been introduced, may lead us to doubt whether, on the whole, they contribute more to promote or impede the attainment of excellence in art. In this country, it must be acknowledged, that our greatest painters have not been the fruit of this tree. Reynolds, West, Barry, Hogarth, Wilson, Gainsborough, were ripe in fame and merit, before it can be said to have been planted among us; and if we look abroad to the old masters we find the most eminent amongst them were those who

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who flourished antecedent to such establishments." I should mention that this is a note to these preceptive verses:

> The palette's treasures spread with frugal hand,
> Nor glaring, let the florid tribes expand.
> With vain attempt to catch the crowd, and rise
> The radiant star of *academic* skies.
>
> (*From a Poem by Sir M. A. Shee.*)

2046. Did not you and Mr. Heath apply to the Royal Academy, some years ago, to put engraving on the same footing, in this country, that it stands abroad? —We did; we met with a great deal of illiberality, and were finally repulsed in a most ungracious way. I presented a memorial, on the state and claims of the art of engraving to academical cultivation, of which memorial I had 40 copies printed, and sent one round to each academician, that they might duly consider it before they assembled. I will just read an introductory passage, and then deposit my memorial with the Committee. "The history of British art is fraught with the strongest proofs that the local energies and national importance of engraving were very unfairly appreciated, or very imperfectly known, at the time of the foundation of the Royal Academy." "Of the recent efforts of France to invigorate the engraver's art we cannot be insensible; until war again suspended her commerce, engravings were among the very first of her exports, subsequent to the Revolution. Italy and Germany have long since distinguished themselves by its assiduous cultivation; and Vienna, particularly of late, by uniting her academies of painting and engraving. Even Russia, Spain and Portugal have lately perceived the advantages of forming schools of engraving; while Great Britain is still slumbering over unconscious powers, and neglecting those local advantages of which other nations are thus strenuous to avail themselves, and which are the natural concomitants of her commercial situation, and general state of refinement.

Sir *John Dean Paul*, called in; and Examined.

Sir *J. D. Paul.*

2047. Mr. *Hutt.*] HAVE you had occasion to consider the effects of an exclusive academy in the arts?—Yes, I have on many occasions, and for many years thought a great deal about it; and I think academies would be very advantageous if they were well managed; and from what I have heard of what has been said about the Royal Academy, I think they have rather conceived that you have attacked the men than the system, whereas it is the system which is in fault and not the men.

2048. Who has imagined that?—The public at large. It has gone forth to the public, that there has been an attack made upon the academicians of the manner in which they have done it, whereas I conceive the real truth to be, that the system is itself in fault, and that the great power which they have amongst themselves has a prejudicial effect on the arts; that is to say, that they play into one another's hands, and it is in human nature always to do so, and there is a fault in the system, particularly with regard to the manner in which pictures are exhibited. It is not to be supposed that a man will not hang his own picture in the best place, and I think a great deal of advantage would be derived from the pictures being hung by different persons.

2049. Point out what you consider to be the defect in the system as it now exists?—I think pictures for want of classification are materially injured. I think that the placing of portraits next to a delicate landscape, placing a large work close to a small one, a highly coloured picture next to a very delicately coloured picture, is injurious to both.

2050. You think those points are not sufficiently attended to?—They are not. What I consider of the present system is, that each man will advance his own interest, and not the interests of the arts at large.

2051. Dr. *Bowring.*] Having stated the evils, state how you would you provide a remedy?—I would class the pictures. I would hang the portraits together, the historical pictures together, and the landscapes together.

2052. Would you employ the exhibitors themselves to arrange the classification? —I would have hangers selected out of the whole body of the exhibitors, and I would have no hanger exhibit that year. Then I have been told, by painters, that all royal portraits, whether good, bad or indifferent, are always put in the best place —all pictures of kings and queens. Now that must in itself be a very bad thing, because it does not follow because it is a picture of the King and Queen that it is the best thing in the room.

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2053. Perhaps that is a point of etiquette, and not of art?—It is done. That appears to me to be in itself excessively injurious. By classing the portraits together, you may put the royal portraits in the best place, but the effect of placing a very beautiful picture, such as a picture of Landseer by the side of an enormous picture of King William, any one would understand, in a moment, that it would be injurious to both. I have been informed, the reason why they have adhered to this practice is, that it makes an exhibition more attractive, and if they were classed in the manner I propose that there would not be so many shillings brought to it. That I think is a very doubtful matter, and at least worthy an experiment.

2054. Must it not always be an evil, with reference to the arts, that the interests of the arts are made subordinate to pecuniary consideration?—I think the pecuniary consideration should be put totally out of the question, and whether the exhibition was productive or not productive I should not care a feather.

2055. *Chairman.*] Is it partly from this mode of hanging the pictures that arises the advantage of being able to re-touch them?—It leads to that because if a man finds his picture next to a gaudy picture, he would tone it up to the gaudiness of its neighbour, and consequently spoil his picture; it is quite obvious it must be so. You will hear many artists say they cannot bear sending a picture to the exhibition, because if it is a good picture it will not tell there. Then there is another objection which I have to the present system, that if a man is an established fine artist, or if he has been a good artist and sends a very bad picture, the bad one is put where the good one ought have been. If the exhibition was properly managed, and the finest artist that ever lived sent a bad picture, that picture should be put in a bad place. I think you have an instance of that at the present moment, without naming the individual. An artist whom we all admire has sent a bad picture, and it is placed in a good situation. If the pictures were judiciously and properly arranged, that picture would not have been placed in so good a situation, which would perhaps have the effect of bringing him back to his senses. But what I wish particularly to impress upon the Committee is, that, if your object is to improve the arts of the country, you must put money out of the question.

2056. Mr. *Hutt.*] Are there any other striking defects in the institution of the Royal Academy, upon which you would wish to make an observation?—Yes; I think there are not lecturers upon the different branches of the arts, or any lecturers likely to improve those branches of the art which are connected with manufactures.

2057. Are you much acquainted with the state of the manufactures in this country?—I was particularly led to the consideration of this subject last year, when I visited a china manufactory at Worcester, and it appeared to me that that manufactory had fallen off most egregiously. I went into the painting-room, and I saw what they were about; and I sent for the master of the manufactory, and I asked him, "Do you consider these things which these young men are copying to be good things?" "Why," he said, "as far I know, they are good things;" that he was a very imperfect judge of the matter, and he thought they were as good as he could get. The truth is, they were extremely bad things; they were totally out of drawing, they were of the most inferior quality, and as I told him that the more careful his young men were, the more accurately they copied, so much the worse for him, for it was only perpetuating error.

2058. Did you ascertain what was the nature of the education that those young men had received?—They had received no other education but that of copying; they had been taught to mix the colours, and copy that which was put before them. These very young men had sufficient proficiency to have copied a good subject as easily as a bad one, but from going on with these miserable originals they could not improve, and the consequence is, that manufacture has fallen off most materially.

2059. Is there at present a school for instruction in the elementary art?—I believe not.

2060. Mr. *Hope.*] Do you not think that such a school would be very desirable in this country?—I have no sort of doubt of it; I think that the want of it is to be attributed to the superiority that other countries have over this. We are fallen off even here from ourselves, because every body who is old enough to remember Wedgwood's manufactory, must know that they were a great deal better than any you have now. Wedgwood was a man of great taste; he had a great passion for the

the Etruscan and all the Italian works. He had a very fine taste; and if you look now to many of the old Wedgwood things, where there is that embossed white over the blue, they are more beautiful than any thing you can obtain now. That seems to have been entirely lost sight of.

2061. Dr. *Bowring.*] Were you struck with the want of beauty of form as well as the incorrectness in drawing?—Yes, generally, and with the false taste. One thing they have got into, most laboriously, is an imitation of small flowers stuck on like the old Dresden china. They were going on overdoing it; it was done exceedingly bad. I saw many things executed at very great expense, which were really worth nothing from the bad taste that was displayed. You never can improve if you have no school. Those boys who draw exceedingly well, and paint exceedingly well, were copying from subjects that were done no better than a schoolboy could execute.

2062. There is no want of talent, but it is not sufficiently developed?—Certainly.

2063. *Chairman.*] Is it not very desirable that they should have an opportunity of painting flowers from nature?—Not unless they have an elementary education.

2064. Do you not think, that in a place like Worcester, there should be facilities for studying flowers in their natural state?—Yes, but I do not think they are advanced enough; I do not think until a man can draw exceedingly well, indeed, that he should be entrusted to draw from nature. It is like attempting to speak a foreign language before you have learned the grammar.

2065. Supposing a person to be properly educated, do you think it indispensable that they should have facilities for copying flowers in their natural state?—Yes.

2066. Dr. *Bowring.*] Did you, among the young men who were employed in making patterns, find any that were competent to create new and tasteful patterns?—No; I thought that so bad had been their education, that they did not know good from bad; so much so, that in some of the landscapes I asked the young men, in order to show whether they knew what was false in the perspective, whether the horizontal line did not run up when it ought to run down, and questions of that sort, which satisfied me they were not aware that it was bad, but they were aware of it when I pointed it out to them.

2067. Mr. *Hutt.*] You have stated that you consider the institution of schools of design very desirable in this country; are you of opinion that the specimens of art now deposited in the British Museum are sufficiently thrown open to the public?—They are sufficiently thrown open to the public, but they are not applied. It strikes me, if there were professors who had classes, and who could read lectures on these things to a class of students in the British Museum, with these fine models before them, it would be of great use; and if that was followed up by annual examination of the students, of what they had learned and what they had collected, both from the professors and what they had seen, and that there were small prizes at the examination at the end of the year, I think you would find that the school would be exceedingly useful.

2068. Would it not be very advantageous to diffuse castes from the antique and good prints through the great towns in this country?—I think of the greatest consequence, I dare say in the towns of Liverpool, Manchester and Newcastle one half of the people never saw any good specimens of the higher arts. One thing, which I think would be particularly useful as applied to the manufactures, is the whole of the Loggie of the Vatican,—all those beautiful things which are unrivalled in excellence; if there were merely engravings made in stone, which might be done cheaply, from the whole of the Loggie of the Vatican, I think those alone would establish a most useful school. I would not admit young men to any distinguished situation, until they had made some progress in the study of those works. I think those very boys that I saw at Worcester, would as easily copy the fine designs of Raphael as they would do the bad things I saw, but there is a general want of taste throughout the country. It has certainly made some advance, but both educated and uneducated are only creeping out of the shell; it is quite in its infancy.

2069. Dr. *Bowring.*] The presence of the wandering Savoyards and Italians, who have brought to this country foreign specimens of art which they sell at a cheap rate; their success is evidence of an improved taste amongst the public?—Certainly.

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2070. Mr. *Hutt.*] Did you ever consider the effect of closing galleries and other exhibitions of art on Sundays?—In the present day it is exceedingly difficult to get over prejudices about Sunday. I myself believe it would do a great deal of good, and that every rational employment you can give the people on a Sunday would improve the morals instead of hurting them,

2071. *Chairman.*] Have you observed what the effect of opening galleries on a Sunday has upon the public in foreign countries?—Yes, I have.

2072. Is it good or bad?—I think decidedly advantageous.

2073. Dr. *Bowring.*] Have you ever seen any evil consequence of any sort resulting from the publicity of these exhibitions on Sundays and Saint days?—I never saw any harm, I have seen a great deal of good.

2074. Do you think that some elementary instruction of art should be associated with the earliest education; I mean infant schools, Lancasterian or primary schools of instruction?—I have no doubt that it might, but I think the good or evil of it would mainly depend upon the skilful selection of the objects which they put before the children.

2075. But does there not exist at the present moment, a sufficient number of objects of classical truth and beauty to be employed in such things?—Certainly, I think if the little parts of the Loggie of the Vatician were engraved on stone for children, it would have a very good effect. Some years ago a manufactory existed which was established by some Dutchmen of the name of Eckhardt, which was to supersede paper for the ornament of rooms. Some few rooms in London were done with it, and they were most beautiful, and when that manufactory existed, those beautiful works, which were accurately copied from Raphael, were all executed by children.

2076. Mr. *Hutt.*] Are you not one of the directors of the new cemetery near London?—Yes.

2077. You stated just now there was a great deficiency in taste, with regard to works of art, pervading all classes of society; have you found there has been any marked improvement in the public taste with regard to ornaments and monuments used in that cemetery?—I think decidedly there is, and I think that has been in a great measure owing to some steps I took myself. I had various copies made of some of those monuments in the British Museum, of which there is a fine collection. There is a fine collection of small tombs in the British Museum, and I had several copies made of them, and gave them to some of the stone-masons and sculptors, and people likely to be employed. They have shown those things, and they have been adopted. In particular, there is the tomb of Scipio Africanus, and that has been adopted in the cemetery half a dozen times.

2078. Are not the monumental records in the cemeteries of England incomparably in arrear as contrasted with any other cemeteries in Europe?—I have no doubt they are; but I think it will go a long way to prove what I have said, that already an improvement is visible in consequence of showing these things. If any person were to go to the cemetery in the Harrow-road and see the tombs there, they would see there is a great improvement.

2079. Are you acquainted with the burial ground at Copenhagen, which contains a great many beautiful specimens of works of art, one of the consequences of Thorwaldson's success in sculpture?—I have not seen it, but I have heard of it, and believe it to be so.

2080. Is it not very important for the interests of the arts, as connected with cemeteries, that burial-places should be removed from towns and places where the population is conglomerated?—Most decidedly. I may add, at the present moment, in the cemetery of which I am the principal director, we are now building a chapel which has a sort of Campo Santo surrounding it, which we intend for the reception of any monuments of the higher class; and we have no doubt, from the orders we have already received, that it will be the means of very much encouraging sculpture in the country.

2081. *Chairman.*] Are you aware that in the large public cemetery at Liverpool there has been a chapel built for the same object for the reception of works of sculpture?—Yes, I have seen it.

2082. And that since that cemetery has been established a very fine statue of Mr. Huskisson is about to be placed there?—It is to be placed in the cemetery.

2083. If the cemetery had not existed, they never would have thought of putting the statue there?—No. The general effect is the improvement in taste as to monumental buildings.

2084. Is it not impossible that such development could be given if we retained the very obnoxious practice which prevails in London of burying people under chapels?—Not only that, but from the exorbitant charge clergymen make for erecting even a small bust. Since the cemetery has been opened, there has been two tributes of respect to the memory of men of talent, which, from the exorbitant charges of the clergyman where the body was buried, they have brought to us, and we have put them in our colonnade.

2085. Dr. *Bowring.*] Do you not think the gothic architecture itself is very unfriendly to the introduction of classical works of art in gothic buildings?—I think so; and so much did I think so, that we have entirely gone upon the simple Greek system.

2086. A cemetery not only lends itself to a favourable exhibition of works of art, but also an association of works of art with the beauties of nature?—Certainly.

2087. *Chairman.*] A very large public cemetery has also the advantage of being a combined burial-place of all men of genius and distinguished persons, who would under other circumstances have been buried in different spots?—Certainly.

2088. Therefore it invites the arts, as it were, to raise monuments to their memory, in a spot where the public can best appreciate them?—Certainly.

2089. Mr. *Hutt.*] Have you any further observations you wish to offer to the Committee on the subject of ornamental tombs and cemeteries?—No, I have not. I have one observation that I wish to make; we have thrown the cemetery open to the public, particularly on Sundays; and it is visited by an enormous number of people on Sundays; but such is the propensity to mischief in the English people, which I really lament, that we have been obliged to employ two policemen to walk about on the Sunday to prevent common mischief. I think it would be excessively desirable if an impression could be made on the public mind of the abomination and of the want of taste and feeling that that common feeling exhibits.

2090. Dr. *Bowring.*] Do not you think that the little respect which the English people show for public monuments has arisen from the inaccessibleness to works of art?—I think it may be so.

2091. Are there any fees paid in the catholic churches on the continent to obtain access to them?—No.

2092. Have you ever seen in those places works of art damaged as they have been damaged in Westminster Abbey, and other places in England only accessible to the public upon the payment of a fee?—No; I never saw any damage done abroad, under any circumstances; but still I do think it will take some time to cure this evil in England, for it extends to a great degree. Every nobleman, every gentleman who allow people to walk in their gardens, find that they commit all sorts of indecencies. That is an English practice which is not exercised abroad.

2093. In your judgment can a respect for art be founded upon any thing but a love of art and the practice of it?—There is a sort of habit of mischief in the English people; they will even go and displace all the workmen's tools which have been put away the week before.

2094. *Chairman.*] Do you think that the population could be admitted now, with greater safety, to works of art than they could be 20 or 30 years ago?—I think it is improved.

2095. Was it not supposed, when St. James's Park was opened, that it could not be opened with security to the plants there?—Yes.

2096. Have not the public learned to appreciate the benefit by enjoying it?—They are improved.

2097. Mr. *Hutt.*] Do you not consider that there has been a great advance in the public taste and the power of appreciating the fine arts, exhibited by the advance of the water-coloured paintings in this country?—Yes, I do; and I think it is a great proof that people will encourage what they understand. There are so many people in this country that are skilful to a certain degree in water-coloured paintings, that they encourage that which they understand; and I think you may infer from that, that the more art is generally diffused, the more knowledge is conferred on the public as to art, the more they would encourage all branches of it.

2098. Are water-coloured paintings received in Somerset House?—Yes, they are

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are received; but the painters were so ill pleased with the manner in which they arranged them, and they were so little encouraged, that they set up an institution of their own. There are still a considerable number exhibited, and very good drawings; but that is one of the great faults in the exhibition, the manner in which the architectural drawings are mixed up with large paintings, and with flower pieces, and with all sorts of things; the consequence of it is this, that every architect touches up his architectural design, colours them red, blue and green to stand near those high-coloured works.

2099. The picture is sacrificed to its place in the exhibition?—Yes. What I chiefly lament is that there does not seem to be any given point of advantage there; unless the arts are encouraged for the purpose of improving the manufacture they never will do so.

2100. Have you paid any attention to the state of architecture in this country?—In common with every body else, I am very much struck with the very low state of architectural taste in this country. I think it is impossible not to be astonished at the number of new churches which have been built, and the very little taste which is exhibited in them. I think perhaps nothing can demonstrate the bad taste more than the last building which has been erected in Pall Mall—the conservative club. Let any man walk along the street and look at that thing and say, "That is the work of a great architect!" I think it is the greatest proof that can possibly be of the want of taste.

2101. Do you think it desirable to form a school of architecture in this country, altogether distinct from Somerset House?—I think it would be of more use than any institution you could possibly have; I think the principles of architecture are very little understood in this country, and that the taste is very bad.

2102. Dr. *Bowring.*] Has not the Institute of British Architects done something for the amelioration of the public taste?—I think they have; but it is very young yet.

2103. Mr. *Hope.*] Are you aware of any thing in the education of English architects which may be objectionable or deficient?—Yes; I think the manner in which young men are apprenticed to architects. They have very little more instruction than making a drawing according to plans furnished them, and a mere technical education, with no reference to matters of taste, upon which they are never consulted. They are put to execute that which they are told to do. An architect has a house that he is building for a nobleman; he gives to his pupil a plan which he has formed, which he is to draw out according to a scale; but I do not believe they receive any education at all in matters of taste.

2104. Except simply following the instructions of their employer?—Yes, the employer does not diffuse any taste; he is satisfied if the young man can make a clever drawing, and can do what he is told to do; but I do not think he does any thing to infuse taste; he does not consider him as a pupil, but he considers him as a clerk, or as a useful person.

2105. And I believe an architect's education takes place in the office of one employer?—I believe so.

2106. With the exception of that which he may get up himself?—Yes, if he draws well he is often employed by more than one. When they begin they are put to rule and draw and square, and do what they are told.

2107. An apprentice can only be employed in the office of an architect who employs him?—No; but I think if there was an early school of instruction he would have learnt a great deal before he was put into this situation. Suppose before he had attained 14 or 15 he had been educated in a school where architecture was taught, he would have acquired a considerable portion of knowledge before he went into one of those offices, and I think that is an additional reason for wishing there was such a school.

2108. Have you paid any attention to the state of bronze works and works of ormolu?—I have, and think we are eminently behind the French. Our designs in bronze and ormolu are extremely deficient, and the French are beautiful.

2109. From what cause do you attribute the difference?—The same cause, the want of education in designs, and for the want of seeing good things; I should go back to the Loggie of the Vatican. A man who had to do any thing in bronze work or ormolu would be all the better for studying it. There is no school for the instruction of ormolu and bronze work at all.

2109.* *Chairman.*] Is there any existing exhibition of any portion of the Loggie of the Vatican?—Almost every fine library has it.

2110. What has become of Nash's?—They will probably be to be sold. Sir. J. D. Paul.

2111. Where are they?—I do not know what has become of them.

2112. Are you aware that they were painted for King George the Fourth, and that the Pope, who was partial to the King, shortly after the war, allowed three Italian artists, the best he could find, to trace them from the originals, and that in fact they are very valuable?—I believe that is so. 19 July 1836.

2113. And do not you think the rooms in which they are confined, might be opened to the public to great advantage?—I think they would. There has been great encouragement given to carving in wood, in consequence of the instructions that have been given in that branch of the arts.

2114. Do you think that it is very remarkable that in this country ivory has never been used in the arts, to the same extent as it is in France?—Yes; there was also a manufacture in Louis the Fourteenth's time, which is called buhl, inlaying in brass; it is a most exquisitely beautiful style of ornament; that is an art totally lost. I think if a buhl manufactory was established, it would have an immense sale; it is a most exquisite thing; it is the finest possible designs cut out in brass, and inlaid in tortoise-shell. Our people have no notion of executing any thing of the kind. I should say that that might be taught.

2115. In fact, you think that a simple knowledge of the arts would call into existence many materials of manufacture adapted to the arts, which are not even heard of now?—Yes; and such would be very valuable in commerce.

2116. You would recommend schools of design, as they have in France?—Yes, and upon this principle.

Martis, 26° die Julii, 1836.

MEMBERS PRESENT:

Dr. Bowring.	Mr. Brotherton.
Mr. Ewart.	Mr. Strutt.
Mr. Hope.	

DR. BOWRING, IN THE CHAIR.

Henry Howard, Esq., Secretary to the Royal Academy, called in; and Examined.

2117. *Chairman.*] HAVE you any observations, Mr. Howard, to make on the evidence that has been given before this Committee on the subject of the Royal Academy?—I wish to lay before you a few mis-statements which I think I observed there. First, the Royal Academy did not refuse a charter from George the Fourth, for fear that it would make them responsible. A charter was neither offered nor desired. Neither Banks nor Flaxman was known to the public before the establishment of the Royal Academy, as asserted. They were both students of that institution and received their education in it. Edmund Garvey did not resign his diploma, as asserted (qu. 909), but died a royal academician. It is not true that the Royal Academy tried to "obstruct the British Gallery in every way." The president, Mr. West, was consulted with other members of the academy by the eminent persons who formed that institution, and rendered his willing assistance; he was at first a member of that institution, but to avoid the appearance of an invidious selection, artists were afterwards excluded (qu. 980). It has been asserted (qu. 983) that some academicians send their canvas to the exhibition, with only a head upon it, and wait to finish it till they see what is hung beside it. It is hardly necessary to say that this assertion is as incorrect as it is absurd. It is not true that artists not members of the academy have no opportunity of varnishing their pictures. The president gives an order for that purpose to every artist who applies before the exhibition opens to the public, and, in point of fact, many such orders are issued. It is not true that the Royal Academy is a monopoly, or an exclusive body, as asserted. The honours and advantages of the academy are open to all artists who have merit to deserve them and who conform to those just, necessary and impartial conditions which the laws of the academy prescribe for their attainment. It is not true, as asserted (qu. 750), that the laws and regulations of the Royal Academy were, from its first formation made solely H. Howard, Esq. 26 July 1836.

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and exclusively for the interests of a private body; on the contrary, the laws and regulations of the Royal Academy were formed and have been sanctioned by the King for great public purposes, and, as his Majesty has declared, for the cultivation and improvement of the arts of painting, sculpture and architecture, and to this great end have they been administered, with undeviating zeal, integrity and disinterestedness. It is not true, that the pictures of foreign artists are unfavourably hung in the exhibitions of the Royal Academy; on the contrary, the work of a foreign artist is often received with more favour than a work of a similar class of merit from a native artist. On one occasion in particular, the French Ambassador, the Duke de Laval Montmorency, expressed his acknowledgments to the president, Sir Martin Shee, for the liberal attention paid to a large work by Gerard, which was hung in one of the best places in the exhibition. The witness confessed he could not name an instance to support his assertion (qu. 756). It is not true, as asserted, (qu. 678) that the money produced by the exhibition is in a great measure raised by the works of the artists not members of the academy. It is not the number but the excellence of the works exhibited which is the attraction of the public. The best exhibition can be expected to contain but few very fine works, and the largest mass of mediocrity may be considered to operate as a drawback upon the character of the exhibition. There is nothing for which the academy is so often censured by the public as for the impolicy of admitting such a quantity of indifferent material as tends to leave on the mind of the spectator an unfavourable impression of the whole display. Those artists who exhibit fine works are received into the academy by twos and threes every year. In the course of forty years there have been but two years without one or more vacancies, and *six* have been known to occur in one year. It is not true that the members of the Royal Academy devote a larger portion of the funds to the necessities of their own body than to those of artists not members. The gross sum expended in pensions to distressed members being 11,106*l.*, and the donations to artists not members and their families 19,249*l.* It is said that the academy has monopolized the patronage of the King and the nobility, but this is not, nor has it at any time been, the case. Some of those artists who have done great honour to the English school have been neglected by the patrons of art, and protected by the academy; for instance, Wilson, Fuseli, Stothard; on the other hand, many who were not members have been much patronized by the public. Alderman Boydell employed Romney, R. West, M. Brown, &c. Strochling, a foreigner, and not a member, was appointed historical painter to George the Fourth when he was Prince Regent. The late Sir George Beaumont and Lord de Tabley, did not limit their encouragement of art to the works of members of the academy. From its commencement to the present day it may with truth be said, that those who have enjoyed public favour possessed it in a considerable degree before they became members, and those who have not been so fortunate have received but little employment, in consequence of their becoming members. But, Sir, I have no intention of going *seriatim* through all the mis-statements or the complaints regarding the Royal Academy which have been made before this Committee; some of the more important of these accusations have been refuted by Sir M. Shee; many of them contradict each other; some are, surely, undeserving of reply; and it must be obvious, that almost all are connected with if not founded on personal disappointment. Looking generally at the evidence with which you have favoured me, it goes to charge the Royal Academy with inefficiency in the schools, partiality in the elections, a spirit of exclusion, a disregard of the interests of other artists and a selfish administration of the funds. The facts I purpose to lay before you in respect to these points will serve to place the academy in a more just light, I believe, than has been done in the evidence referred to.

2118. What is the present condition of the schools of the academy, and the terms upon which students are admitted?—With respect to the schools of the Royal Academy, nothing can be less exclusive than the regulations relating to the admission of students. The members have not reserved to themselves the right of admitting even their own sons to schools which are wholly supported by themselves. Any one, native or foreigner, without distinction, who can produce a good drawing, and a testimonial from a respectable person of his good moral character, is equally admissible. Even the name of the individual applying is not known to the council until after he is admitted. He then remains a *probationer* for three months, during which time he is required to make a drawing in the academy, and if that be approved, that is, if it be as good as the drawing first laid

laid before the council, he is regularly entered a student of the Royal Academy. In this manner are young artists admitted to a course of gratuitous instruction, which is to render them rivals to those who have fostered them, and perhaps ultimately to deprive their teachers of the patronage of the public, and their means of subsistence. The advantages afforded to the student in the Royal Academy are these: if *painting* be his pursuit, there are the school of the antique, the school of the living model, and the school of painting, all of which are under the superintendence of the ablest masters in the country. The use of a good library of books on art which is continually increasing by gifts and by purchase, a large collection of prints and some copies of the most celebrated pictures, the lectures of the professors, annual premiums for the best copies made in the painting school, and a biennial premium for the best original historical painting. Although the privileges of a student generally continue for ten years only, upon application to the council he may be re-admitted from year to year; but if he obtain any premium in the course of the ten years, he then becomes a student for life. Any student obtaining the gold medal at the biennial distribution of prizes may become a candidate for a travelling studentship, which will further enable him to pursue his studies on the continent for three years on a pension from the academy. The student in *sculpture* has the benefit of the schools of design, an admirable collection of casts; the library, in which are engravings from all the galleries in Europe; the lectures and premiums; and, in rotation, the contingent advantage of being enabled to study on the continent for *three* years. The advantage afforded to the student in *architecture* are the schools of design, the lectures, the library, which contains all the valuable works on architecture which have been published here and on the continent, annual and biennial premiums, and the contingent advantage of the travelling studentship. The school is unfortunately deficient in architectural models, and merely because the Royal Academy has no room in which to place them. The society, notwithstanding, purchased a fine collection of architectural casts a few years since, which had belonged to Sir T. Lawrence, and presented them to the British Museum, where they are arranged in an excellent light, and are available to all the artists of the country. The students in *engraving* are in nowise distinguished from the others; the same advantages are open to all. An extensive collection of engravings from the earliest times, which is in the library, was purchased by the academy, at the price of 600 guineas, chiefly with a view to the information of this class of students. I think, then, it must appear that the Royal Academy has not been remiss in endeavouring to render their schools as efficient as circumstances have permitted.

2119. Is there a published catalogue of the prints and books belonging to the academy?—Not very recently; they are about to make another; but there is a printed catalogue up to a certain day.

2120. Is the catalogue as it stands accessible to students now?—Yes.

2121. Are they allowed, under any circumstances, to take away books from the academy?—No, not to take away any.

2122. Have you any statement to make to the Committee on the subject of the Royal Academy's exhibitions?—That the rooms employed for this purpose are very unfavourable to the display of works of art is to be lamented, but it is not the fault of the academy, which has always been striving to improve them. On the death of the late secretary, about 26 years since, they constructed a new exhibition-room, in the space occupied by his apartments: it is at other times used as the school of painting. The ante-room and the great room have also received every improvement that could be introduced without affecting the exterior of the building. The works of all artists, without exception, are admissible in the exhibition, under certain regulations, which are extensively circulated and may always be known. The council examines them without referring to the name of the author. All such works as are considered to have sufficient merit are immediately received, and all those which are thought too inferior are immediately rejected; the want of merit or non-compliance with the regulations are the only grounds of exclusion. Such works as are of a more questionable character are marked with a D. as doubtful. The arrangement, which is entrusted to a committee of the council, then begins. The received pictures are put up first, and then as many of the doubtful as the rooms will admit; but it is impossible, till the greater part are hung up, to ascertain what number of works of such different sizes can be accommodated, and hence a necessity often occurs for excluding a work of acknowledged merit of large dimensions where smaller and doubtful

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works receive places which they little deserve. But the difficulties of a conscientious arrangement of the exhibition, I believe, can only be conceived by those who have made the experiment. It is hopeless, on these occasions, to satisfy all.

2123. To how many academicians is the admission or non-admission of pictures referred?—The president and council consist of nine, eight members and the president.

2124. Do the same members of the academy decide on the conditions of the first introduction and of the second; you state there is first a separation into those received and those rejected?—Those separations are made by the council; with respect to the arrangement of the pictures afterwards that is left to the committee of three or four, just as it may happen, liable to the superintendence of the council.

2124.* Does the hanging committee invariably consist of three or four members?—Generally; sometimes another is called in if expedition is necessary.

2125. What are the conditions on which exhibitors obtain the rank of an associate?—Any exhibitor may put down his name to become an associate.

2126. What is the average number of candidates for the honour?—At this time they have become very numerous; about from 35 to 45 has been the average for some years past.

2127. Does the number increase?—Perhaps it does a little; not very particularly. The election of associates rests entirely with the academicians, of whom a general meeting is held at the close of the exhibition before the collection is broken up, for the purpose of particularly examining and discussing the merits of the works of those whose names have been subscribed on the list. The election, if any be resolved on, does not take place until the first Monday in November, which gives time for a further consideration of the respective claims of the candidates; and it may be observed that it is particularly incumbent on the members to be very cautious in the election of an associate, as young artists do not always realize in the end the expectations they may have excited by one or two very promising efforts; and an associate has taken the first step towards becoming an academician. As vacancies occur, the academic body of 40 is recruited from this class of members, which are chosen from the profession at large. The list of academicians elected in the last 26 years (consisting of 33 names, which I beg to read to you,) will, I am convinced, require no comment, nor will any thing more be necessary to show in what spirit the elections are conducted. This is a list of the members:—

ACADEMICIANS elected since 1810:

1. A. W. Callcott.
2. David Wilkie.
3. James Ward.
4. Richard Westmacott.
5. Robert Smirke.
6. William Theed.
7. George Dawe.
8. Henry Raeburn.
9. William Mulready.
10. A. E. Chalon.
11. J. Jackson.
12. Francis Chantrey.
13. William Hilton.
14. Abraham Cooper.
15. William Collins.
16. E. H. Baily.
17. Richard Cook.
18. William Daniell.
19. R. R. Reinagle.
20. Jeffery Wyatville.
21. George Jones.
22. W. Wilkins.
23. C. R. Leslie.
24. W. Etty.
25. J. Constable.
26. C. L. Eastlake.
27. E. Landseer.
28. H. P. Briggs.
29. G. S. Newton.
30. C. Stanfield.
31. W. Allan.
32. J. Gibson, R. A. Ed.
33. C. R. Cockerell, R. A. Ed.

2128. Will you be so good as to state to the Committee the financial position of the Royal Academy, and lay before them any account of its receipts and disbursements that you have before you?—I have not with me any notes upon that particular point, but I will furnish them to the Committee, if it is required. I think upon an average the receipts of the exhibitions are about 5,000*l.*

2129. What is the balance in hand held at this moment in the hands of the academy?—The academy have funded property which they have from time to time accumulated.

2130. What is the amount?—I believe about 47,000*l.*

2131. That

2131. That is invested in Government funds?—Yes.

2132. In the names of trustees?—There are four trustees, three of them *ex officio*, the president, the secretary and the treasurer, and one who is elected.

2133. So that the funds of the institution progressively increase?—Twenty thousand pounds of that fund is allotted to establishing pensions to necessitous members and their widows.

2134. What is the cost to the academy of their annual festivity?—From 250*l.* to 300*l.*

2135. What are the payments made to the officers of the academy?—The president, whose situation entails upon him very considerable expenses, has no salary nor any allowance beyond the other members. The keeper, for very arduous and important duties, receives but 160*l.* per annum, with apartments. The secretary's salary is 140*l.* per annum, with an allowance for apartments. The treasurer receives 100*l.* per annum.

2136. Is he a member of the academy?—Yes; the librarian for attending three times a week 80*l.* per annum. I believe in Sir Martin Shee's evidence he has stated it to be 100*l.*; that is a mistake. The auditors and the inspector of works imported by any British artists for their own use, and which are in consequence allowed to pass the Custom-house duty free, have no allowance whatever. The visiters elected to serve in the painting school and in the life academy receive each one guinea for an attendance of more than two hours. The committee of arrangement have each two guineas for attending to that laborious and invidious duty the whole day. Each academician receives 5*s.* for attending a general meeting, of which there are annually from five to ten. A similar allowance is made to members attending the meetings of council; *i. e.*, the council, which consists of the president and eight members, coming in by rotation, are allowed 45*s.* to be divided at each meeting between the members present, which, if all attend, amounts to 5*s.* each. I should have stated that the salaries of the professors are 60*l.* a year for delivering six lectures.

2137. Are not the office of professor and some other office sometimes accumulated in the same person?—They have been in two instances; one is my own case.

2138. You are professor and secretary?—Yes.

2139. Is that according to the rules?—I conceive so. It is not for me to defend the academy on that point; they were pleased to elect me, I believe, according to the rules. The laws state "Pluralities are to be avoided as much as possible," which I apprehend means to say they are sometimes to be allowed. I only knew of two instances; the other was that of Mr. Fuseli, who was professor of painting and keeper at the same time.

2140. Now, are Mr. Fuseli's case and yours the only cases in which you knew that two offices have been united in the person of the same gentleman?—I believe formerly there was a case in which the office of librarian was given to Mr. W., who was afterwards keeper, which is in the gift of the King; but, on receiving that appointment, I believe he relinquished the first. From what I have stated, it will appear that the greater number of the academicians derive from the funds of the academy an income of from 25*s.* to 50*s.* per annum; that of the president and council may sometimes amount to 8*l.* or 9*l.* each, if constant in their attendance throughout the year. Instead of dividing their profits as other societies of artists do (and are quite justified in doing), the members of the Royal Academy have for above 60 years supported, without the smallest assistance from the nation, the only national school of art—a school in which all the best artists in the country have been reared, and which has given to the arts all the reputation and importance they possess. This they have done (which in every other country is done by the government) at an expense of above 240,000*l.*, and have distributed 30,000*l.* in charitable assistance to necessitous artists and their families. I am not aware of the existence of any other society of professional men equally disinterested and patriotic; and what I have stated will, I trust, show that it is well entitled to the gratitude of the arts and the country.

2141. Were you secretary to the academy in 1815?—Yes, I was.

2142. At that period was a communication made to the academy by the Government, on the subject of a national monument to celebrate the victory of Waterloo?—I am not perfectly clear as to that subject.

2143. Do you recollect any correspondence upon that subject?—If you think proper to ascertain that, I shall have no objection to wait upon you some other time and give you all the particulars. I am not prepared at present to say what

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the exact state of the case was. I know this generally, the academicians did every thing in their power, but the design appeared to have been relinquished, or else that it was not left to the academy to offer any plan or any regular suggestions on the subject.

2144. Is it not in your recollection, that the academicians were invited to communicate to the Government a plan for a national monument?—It is not, indeed. I know Mr. West, the president, drew up a scheme of his own, which he supplied to the committee of taste; but I believe it was entirely left to the committee of taste.

2145. Since you have been secretary to the Royal Academy, have the laws and regulations undergone any considerable change?—There have been some improvements made, and some little alterations; there are no substantial alterations.

2146. Do you think at the present time the rules and regulations are susceptible of any important improvement?—I imagine that no society can be said to be perfect.

2147. The Committee would be glad to hear from you any suggestion for the improvement of the laws and regulations of the society, to which they seem susceptible from your experience?—If I were aware that the academy was susceptible of any improvement on those points, I should of course lay it before the council.

2148. Do you think that the permanent number of academicians, on the whole, was a judicious arrangement?—I do not think if the number were extended there would be the same stimulus to young men to exert themselves.

2149. Must not the number of gentlemen voted to receive the honours of the Royal Academy depend very much on the number of artists, and that number fluctuating very considerably?—I conceive in a case of this kind where there are distinctions made, that unless those distinctions are applied to artists of very considerable merit they are no distinctions at all, they can have no good effect upon the art at large, and I do not think at any time there has existed in any country above 40 men of first-rate talent.

2150. What proportion of the proceeds of the exhibition are applied to the artists who are exhibitors, and not members of the academy?—There is no division of the receipts of the exhibition between members or artists of any kind.

2151. The whole of the receipts go to the Royal Academy?—The whole of the fund goes immediately for the general purposes of the establishment, and for charities.

2152. It has been stated, are you aware of the fact, that a letter was written by the committee of taste (appointed by Lord Castlereagh) to the academy, respecting the monument of Waterloo, to which no reply was given?—No, I am persuaded that could never have been the case, but I do not remember the particulars.

2153. You mentioned the librarian having attended three days a week, does that mean that he attends three whole days?—No, three different sittings; Monday in the morning, and again in the evening, and Thursday in the evening.

2154. And publicity is given to the hours of his attendance?—Of course each student has a copy of the laws and regulations of the academy, and that is one of them.

2155. It was stated by Sir M. Shee that the law excluding academicians belonging to other societies has not been acted upon, though it is still existing in the regulations?—That is so.

2156. Is there any instance in which an artist belonging to another society in London has been elected?—I believe not.

2157. Did not Mr. Stanfield resign his situation as connected with the Suffolk Gallery for the purpose of obtaining a Somerset House diploma?—He offered himself as an exhibitor in the academy, became first an associate, and then an academician.

2158. In order to offer himself as a candidate, did he not consider it a necessary preliminary to dissociate himself from the society with which he had been previously connected?—It may be so.

2159. In the notice that you give to exhibitors, is it not there stated that in order to fit themselves for candidateship it is necessary they should not belong to any other society?—I believe it does remain on the superscription of the annual list, that any artist may become a candidate who is 24 years of age, not an apprentice, nor a member of any other society of artists resident in London.

2160. Are

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2160. Are the Committee to understand it is your belief that an artist belonging to another society would not, at the present moment, be considered incompetent to be elected?—I should think it would, because I have no instance where it has been acted upon.

2161. Do you coincide with the opinions of Sir Martin Shee, that no relaxation should be made in the peculiar privileges enjoyed by the members of the academy as to retouching and varnishing of the pictures, the monopoly of the private view, the dinner and other privileges enjoyed by the academy?—If you ask me that question generally, I do not think any relaxation could be made. With respect to the first, varnishing, it is physically impossible to admit five or six hundred exhibitors for that purpose.

2162. Is it your opinion that the principle of self-election is on the whole the best, and that no reference should be made to any other constituent body?—I do not conceive it would be improved by any reference to any other. There are 40 artists who may be called the *élite* of the profession. They must be as good judges of the merits of the candidates as any other persons, and they are as little likely, at least, to be partial in their judgment, because it is shown by the evidence that it is the interest of the academy to elect the best artists.

2163. Are the opinions you have been expressing the opinions of your colleagues?—I cannot pretend to say what is the opinion of my colleagues.

2164. Has this been under discussion among the members of the academy?—There may be various opinions among a body of 40 men; it is impossible to say what their opinions may be.

2165. Do you think that any inconvenience has been found at the Society of British Artists and at the exhibitions of the British Gallery in allowing exhibitors to varnish pictures before exhibition?—I do not consider them to be at all under similar circumstances or in the same position as the Royal Academy. The rooms are so much higher and the works so much more numerous, it is with difficulty that 45 members can accomplish it; and how they would be able to do it, if they were to let in 600, I cannot conceive.

2166. But the extent (if it is well adapted to the exhibition of pictures in the Royal Academy) must be the same as in other places where pictures are exhibited, would it be more inconvenient than other places?—Not only the inconvenience would be greater, but I think it would be physically impossible to accomplish it.

2167. But how would it be accomplished elsewhere?—Unless a much greater length of time could be afforded to it than is possible. The object of the academy is to complete the arrangement of the exhibition as quickly as possible, because during the time of exhibition and during these arrangements the schools are necessarily shut up.

2168. Still that facility is granted at other exhibitions?—They have no schools to support, time is not so great an object to them, and their conveniences are much greater in proportion to the number of works they exhibit.

William Hilton, Esq., Keeper of the Royal Academy, called in; and Examined.

W. Hilton, Esq.

2169. *Chairman.*] WHAT is the present number of students in the schools of the academy?—I think about 500.

2170. Does that include all those who attend the lectures?—They are admitted students for 10 years. We have no account of them after they go away from the schools, therefore it is impossible to say what number of students belong to the Academy. There have been 321 students admitted between 1825 and 1835.

2171. Is a list of the students daily recorded?—They write their name every time they attend the schools in a book for that purpose.

2172. Is there any observation you wish to make connected with the Royal Academy?—No, I have no observation I wish to address to the Committee. I am ready to answer any question they may choose to put to me as far as I am able.

2173. Do you not think that the election and regulations of the Royal Academy are susceptible of some improvement?—I am not aware that they are; they appear to me to be exceedingly well considered for the objects they have in view.

2174. What is the average attendance of students in the life academy?—It varies very much, but I should say from 15 to 20.

2175. What is the average attendance of students in the school of antique?—From 25 to 35.

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2176. Generally speaking, does the number of students increase?—Yes, I think it does.

2177. Is it your opinion that the number of 40, without any restriction or modification, is a convenient number for the management of the academy?—I should think that it is quite sufficient, and even more than sufficient.

2178. Is there a written record kept of the proceedings of the council?—Yes.

2179. That is accessible I believe only to the members?—To the members certainly.

2180. And you think the system of self-election has not in principle been found to operate unfavourably?—I cannot conceive it is possible it can be so, since the object of the academy is to elect all the best artists in the country. It is to the advantage of the institution that they should do so.

Benjamin Robert Haydon, called in; and Examined.

B. R. Haydon.

2181. *Chairman.*] YOUR opinion was asked as to the creation of a constituency; what do you consider to be the evils of the present system of self-election?—I think the present system of self-election is most pernicious. Sir Martin Shee was asked if he approved of a constituency, and he said it would produce all the evils that artists formerly complained of. Now, there were no evils complained of formerly from a constituency, but the evils complained of were that the directors, whom the constituency elected annually, refused to give up their power contrary to law; and those directors on a vote were expelled, and went to King George the Third and persuaded him to found an academy; and those directors, if there was an evil in the constituency, that was the evil. Those directors were the founders of the academy, and the present academicians are the descendants; therefore, if there were evils in the constituency, the evils were the abuse of the laws by the directors, who are the founders of the academy. That is my view of the question.

2182. Do you still adhere to the opinion in which Sir Martin Shee does not concur with you, that the academy was originally founded on intrigue?—I am convinced of it.

2183. But Sir Martin Shee gave evidence to the contrary?—He did not give evidence to the contrary, he only mentioned three names whom he said were inconsistent with intrigue,—Sir Joshua Reynolds, Benjamin West and Paul Sanby. Now all three of those men were complete intriguers, Sir Joshua Reynolds, Benjamin West and Paul Sanby. The academy asserted that Reynolds intrigued to get in a man called Bononi, an architect, and he was obliged to resign from their opposition.

2184. You have heard the opinion that has been given with respect to the number of academicians, and the necessity of confining them to 40. Do you agree in that opinion?—Certainly not.

2185. Will you state the reasons why?—I think 40 is by no means enough, in the present state of the arts; if 40 were chosen 68 years ago, when the arts were by no means in advance, and as there are many eminent men out of the academy, such as Mr. George Hayter, the painter of "Lord William Russell's Trial," Mr. Martin, and others, that is evidence that 40 cannot be enough because they are not included.

2186. It might be 40 was too many when the academy was instituted?—I think it was.

Mr. *John Pye*, called in; and Examined.

Mr. *John Pye.*

2187. *Chairman.*] HAVE you any thing to add to the evidence you have given, as to any encouragement that might be properly extended to the art of engraving in its higher department?—It appears to me that the art of engraving has attained considerable importance in this country, not only in the opinion of the English, but in the opinion of all the civilized nations in Europe, by its application principally to the embellishment of books. The English engravings, I think I may venture to assume, have in that shape penetrated into all the civilized countries in the world, but little has as yet been done for the encouragement of the art in this country in the way that it has been encouraged in France, and that way is, as it appears to me, almost exclusive on the continent, that is in its application to the decoration of rooms. In France I believe that it is almost impossible to go into any house of civilization and not find against the walls some

prints

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prints framed and glazed. The power of indulging in the same pleasure in this country appears to me beyond the reach of the people, generally speaking, on account of the very high price of glass. This is the point on which I desire to speak: I have procured, at the suggestion of an honourable member of this Committee, a list of the prices of glass in France, and also a list of the prices of glass in this country. The French glass in appearance, for all the purposes to which I alluded, is very much superior to the English glass, which will be seen by looking at the specimens which I now produce. [*The Witness produced two specimens of glass which were handed to the Committee.*] I am told that the glass trade in England is in the hands of a very few wealthy persons; that those individuals who might be disposed to speculate in the art of making glass, are prevented doing it by the great quantity of money required, and more from the duty that is paid to the Government than any thing else.

2188. Will you put in the list of the prices?—Yes.

[*The following List was then handed in:*]

	England.			France.		
	£.	s.	d.	£.	s.	d.
26—24	–	16	6	–	2	–
28—24	–	18	6	–	2	3
32—24	1	3	–	–	2	9

I inquired as to the quantity of glass that is imported in consequence of the superiority of the quality over the quality of the English, and the person who was good enough to give me this information, being one of the greatest importers in London, stated that they have altogether ceased to import French glass, in consequence of the duty on British glass having been reduced. The import duty on French glass is 10*l.* per hundred-weight, the duty on English glass is 1*l.* per hundred-weight. You will perceive that the duty of 10*l.* per hundred-weight amounts to a prohibition. He says that the duty on a piece of French glass that costs 2*s.* 9*d.* is 10*s.* I am not aware that I can add any thing to the communication that I have already made, except any thing that may tend to show the value of engraving in a commercial point of view, or in allusion to the encouragement it received before the war, when Mr. Alderman Boydell published so many prints which found their way into almost all the houses of civilization in this country. I have looked a great deal into the dwelling-houses of the people in France, and I have seen their rooms covered completely all over with engravings, while in England the same class of persons have not any.

Martis, 2° die Augusti, 1836.

MEMBERS PRESENT:

Mr. Ewart.	Mr. D. Lewis.
Mr. Brotherton.	Mr. Hope.
Dr. Bowring.	

MR. EWART, IN THE CHAIR.

Charles Robert Cockerell, Esq. R. A. called in; and Examined.

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2189. *Chairman.*] I BELIEVE you are a member of the Royal Academy?—I am.

2190. Have you ever been induced to turn your attention to the subject of competition, among artists, in the design and execution of public works?—Yes, I have.

2191. What is the result of your observations generally on that subject?—I apprehend the principle of competition to be a good one under proper regulations, but I suppose that not being under proper regulations it may be ruinous to the undertaking and injurious to the persons engaged in the competition, because if all persons are invited, it is obvious that men who have had great experience, and rate themselves high, will not enter into such a competition, and therefore you lose the benefit of their competing.

2192. Mr. *Brotherton.*] In what way would you limit it?—If you get a number of

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of bad opinions, and you find by your engagement you must conclude on one of those bad opinions, that of course is disadvantageous and ruinous to the undertaking.

2193. *Chairman.*] How far would you limit the number of competitors?—I conceive, of course, that is the first, the primary and most important consideration of how you will obtain sound opinions for the execution of a work. It is obvious you must induce the most eminent practitioners to enter into that, and they will not do so if they have not some regard paid to their experience. If all persons are invited of all ages, young and old, with and without experience, why, an old professor feels himself rather dishonoured by the company he finds himself in, and he will not accept the competition, in the first place; you lose therefore the benefit of his opinion.

2194. Where would you draw the line of demarcation?—I suppose that there never can be in any profession more than a very limited number of eminent opinions; we find that in all professions. You must then induce them to enter into it by the regulations of your competition, which I apprehend should be, that the competitors should be in the first place known as eminent in their particular walks, that they should have practised a certain number of years, that they should have gone through a regular course of study. If that is the case, if persons are invited under those regulations, every man feels himself honoured by the invitation and he will do his best. Therefore, I should suppose, that eminent persons should be invited with all regard, and that they should be quite secure that the programme is a correct one, and that the judgment finally should be pronounced by a fully efficient tribunal.

2195. Then if I understand you right, you would limit the competition to a certain number of the most eminent artists in the art which they pursue, and you would limit them by the test of experience, not admitting those who have not practised for a certain time, and gone through a certain course of instruction?—No, I would not entirely limit it, because I conceive it may be possible that a very young practitioner may have ability sufficient to entitle him to enter into such a competition; in that case I suppose he may have a right to challenge the committee who drew out the programme, to admit his services; he may put forward his pretensions, and it is then for the committee to judge whether he is likely to be a proper competitor. The object must always be in the competition to get the competition of sound opinions, or you do nothing, and it is not probable you will get sound opinions from unpractised persons; but if those persons are able to make good their pretensions, then I conceive that the committee will very safely say "This is a young man not quite on the footing of those eminent opinions which we wish to consult, but it appears to us there are sufficient grounds to admit him into the competition."

2196. How would you proceed next?—I should suppose that the subject would divide itself into three considerations, the programme, invitation and the final judgment.

2197. Would it not be a previous consideration to consider the proper constitution of the board or tribunal which is to decide?—Perhaps that should be the first, because, without that assurance, no wise man enters into competition.

2198. Mr. *Brotherton.*] Suppose the competition was general, as you propose, could there be any danger, provided you had a proper tribunal?—I have no doubt that in legislating on such a subject you will have moral views also, and you will not hold out an inducement and temptation to young men to leave their proper and legitimate studies and occupations, to run after a high prize, which it is not likely they should succeed in; I know that it is very injurious; I know that young men, by that system (carried too far, by the Commissioners for Churches, for instance) has led a number of persons into very great distress; I could name some individuals who have been sufferers by being brought prematurely forward by a chance, and have not been able to support that chance which has once put them into an eminent situation.

2199. Would not that be an evil that would correct itself?—It is a sad experiment to make; there is a good deal of misery occasioned by a bad principle being started and left to be corrected by experience; I have found that to be the case. It is most important, therefore, if it is not worth while to have sound competing opinions, that the most experienced and eminent practitioners should be invited, who should be quite secure that they would do themselves honour by the company

pany they are in, whether successful or not, and that a true judgment, not a fallacious one, in any way, would be pronounced on their works.

2200. If this tribunal be really efficient, has a really eminent practitioner any thing to fear from an inexperienced person?—Certainly not.

2201. *Chairman.*] Will you favour the Committee with your views on the constitution of a proper tribunal?—I should presume that the course to arrive at a proper tribunal would be, in the first place, to submit the productions to a general inspection and public exhibition; that of course will induce a great variety of criticisms and opinions, and will give an opportunity for the evaporation of all the least commendable feelings of emulation which enter into a competition. The public opinion will be pronounced more or less on the subject, and a great deal of trouble saved to the ultimate judges, and the variance of the criticisms will naturally point out and reconcile all parties to the necessity of umpires. Then, in the next place, the old classical principle might not be a bad one, namely, giving to each artist competing a couple of votes, and he may have his name written in these two votes, and he may give them to the first and second merit that he may discover. If his name is upon the vote he gives, he is in a measure accountable for that vote; you not only enlist his judgment but his generosity, and give him the opportunity of that additional merit. You will get in that way the opinion, I apprehend, of persons certainly competent, because they have gone through all the study and all the detail, and must at once be struck (being especially experienced persons in that particular subject) with the successful solution of the problem.

2202. On what classical authority do you base this mode of collecting opinions in a tribunal of artists?—It has been quoted in the preface of the "Exhibition of the Parliamentary Designs," as from Herodotus; it is termed Αριστεια; it was in that instance applied to a political circumstance, but it was also, it appears, practised in the arts, and a remarkable example occurred at Ephesus, where the important decision was so made; but it appears that it was a general practice amongst the Greek artists. I conceive that this would be the second step towards a sound judgment on the matter. You would then have the current public opinion, and you would have the opinion of the persons who have especially studied the subject; then I suppose you will have always, in a matter of architecture, the opinion of some eminent architects of mature judgment, who may have retired from their profession, or who have not entered into the competition in question, and the object of their being admitted amongst the judges is, that, of course it being their art, experience would enable them to form a better, a satisfactory, and more technical opinion on the subject than other persons; but I would by no means limit the judgment to architects. There should be of course those who are particularly interested in the execution of the work, for whom the building is erected. There should be, according to circumstances, a great preponderance of such opinions, those supposed always to be accomplished persons, fully competent to the task of forming a sound opinion, and giving reasons for their opinion. I presume it would be satisfactory if they were to write, under certain heads given to them, such as for instance, plan, elevation or section, and convenience, accommodation and fitness, &c. &c. There would be a great objection to admitting too large a number of judges; I think they would lose their weight, and would repose too much on each other, and they would, I apprehend, lose their individuality and responsibility.

2203. Mr. *Brotherton.*] How would you have those judges elected?—It would be difficult for artists to elect the tribunal; but I conceive that a competitor might very well be permitted to challenge any individual of the jury just as you may at civil law, if he may have reason to know that there is partiality, or that there is an incompetency, or any other sufficient reason. If I were permitted to speak to any particular case, such as the late vast and most important competition for the Parliamentary buildings, I venture to think there ought to have been the opinions of architects not engaged in the concern, say two or more, then five or more scientific opinions of the Royal Society, who must, of course, have had particular opportunities of information on the scientific part of that mixed business (science and art) of architecture, such as sound or acoustics, ventilation, light, and all other philosophical questions involved in the undertaking; and then for the artist part, that which relates to form, composition, beauty, and all that belongs to the art, you should have five of the best opinions most approved in the arts, either belonging to some public leading institution, or others who may not

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belong to that public institution; say of the Royal Academy, and others out of the academy. I conceive, of course, there must be a large preponderance of the persons most especially concerned in the building; there should be twice as many of Lords and twice as many of Commoners as there would be of the other description, so that in that way you would get a judgment of all the accommodation and use of the building, all the scientific information and advice on the subject, and all that which belongs to the fine arts.

2204. *Chairman.*] And you would get public opinion?—You would get public opinion first of all to guide that of the umpires.

2205. Were not the decisions of the ancients based a good deal on public opinion with regard to matters of this kind?—All the great authorities agree on that subject; they all admit that public opinion, especially in works of fine art, where feeling and unsophisticated sense are unquestionably of great value, because schools have their particular views, very often exceedingly dogmatical and limited; but in fine arts the public voice has always something of the *vox Dei*, if the expression may be permitted; but in architecture that must be under proper limitation, the fine art forming certainly a secondary consideration in architecture.

2206. You consider utility the primary object?—Yes; and then having built up a sound, healthy and well-proportioned body, you may invest that with any dress that may be in accordance with the fashion of the day; you may put on a dress of one age or another age, and you may always adapt those dresses very easily to a body so constituted.

2207. How far have the principles you have laid down for the constitution of an adequate tribunal been pursued in the formation of those tribunals which have been constituted in England?—I am afraid in England we have not hitherto put those in practice. I am not aware of any example.

2208. What has been the pervading character of such commissioners as have been appointed to decide upon these matters in England; who have been the judges selected, and for what reason would they appear to have been principally selected?—I apprehend, from the history of architecture in this country, that the aristocratical principle of our Government has been especially illustrated in those respects, and we have always, therefore, found patronage and the opinion of persons in authority prevailing in a great measure over public opinion and merit.

2209. Dr. *Bowring.*] Is that opinion a general one, or does it specially refer to the commissions nominated in modern times?—I think, from the earliest period of history in this country down to the present time, that that observation will apply.

2210. *Chairman.*] Does it appear that many of the persons who form the commissions have been selected rather for their rank and station than for their competency to judge of works of art?—I apprehend that is certainly the case.

2211. Mr. *Hope.*] Will you mention an instance of that?—I am not aware of any instance where the public voice has been consulted. Every instance of public works I am acquainted with has been so conducted that I do not know any instance where the public voice has been consulted.

2212. Do you mean to say that no persons distinguished for skill or knowledge have been members of commissions?—Certainly not. There have been persons of skill and knowledge who have entered into the composition of such a tribunal, but the pervading character of those tribunals has been that they have been selected rather from station and influence and rank than from artistical and scientific fitness.

2113. Mr. *Brotherton.*] Then, being a tribunal incompetent to judge, they may give a preference to the design that is really not the most excellent?—Certainly.

2214. In what way would you ascertain public opinion?—In a work of architecture, I would give weight only to written opinions, because a written opinion will contain its reasons in a succinct and clear manner; those reasons being placed before you in writing, you will accept or reject them by their validity, or by ballot, and will be lost; they cannot be so in conversation. Then I apprehend those written opinions are always under a certain responsibility; for instance, an eminent newspaper has its character to support for fair and scientific criticism, and it will therefore take, with some reserve, any criticisms that are offered. Now, I apprehend, on the late occasion, a great number of journals are solemnly committed to opinions given as far as they go. Then you have pamphlets and other works which, if they are written by persons not entering into the competition, are of course worthy of all due weight; therefore my answer would be, simply, that public opinion on architectural design can be ascertained chiefly on written and responsible opinions; and I would give all weight

to their form or representation of what I call the public voice upon a design of architecture; not so in a work of art, because, in a work of art, as painting or sculpture, I should apprehend (with submission to better judgment on that department) that there feeling and natural unsophisticated taste come in, and ought to have great weight; and out of the mouths of babes you shall have a sound opinion on a work of art; not so upon a work of architecture, which is, I believe, an art more abstract, its effects arising from learned and experienced associations.

2215. *Chairman.*] As among the ancients public opinion must have been generally pronounced orally, have we not an additional advantage in consulting public opinion, by means of the press, because it is thereby more matured, and not so precipitately pronounced as it was in former times?—Yes, decidedly.

2216. Therefore, the press, having now become the organ of the public opinion, is another inducement to consult public opinion?—I apprehend so; that is my experience from many occasions where I found certain papers quoted as a good authority from the satisfactory mode on which those opinions had been put and reasoned upon.

2217. Mr. *Brotherton.*] You would exclude anonymous opinions?—I apprehend that a written opinion will always speak to the sense of every body, and will justify itself; and, therefore, that you would always distinguish that which arises from a bad feeling from that which is sound and well-reasoned.

2218. *Chairman.*] You would look to the matter?—Yes, a written opinion is more likely to be sound.

2219. Mr. *Brotherton.*] A responsible opinion you consider to be an opinion with a name?—I apprehend a public journal is responsible for every opinion coming within its columns, not under the name of an individual.

2220. *Chairman.*] Is it probable that, on such a subject, the most learned and well-considered articles would appear in reviews, and the articles in the reviews are anonymous?—Yes.

2221. And that circumstance shows you ought not to exclude all anonymous articles?—No; the character of the review is implicated, and therefore they will be cautious and well-considered opinions.

2222. Mr. *Brotherton.*] Then if you would allow all the writers in the public journals to pronounce an opinion upon your work, why should you object to a free competition from all classes, inasmuch as the writers of those opinions may be even your own clerks, with whom you would not enter into competition?—I conceive that there can hardly be in any profession more than a limited number of very eminent persons; and therefore if you are sincere in wishing to have sound opinions, you must go to them; if you want a high legal opinion you go to the high authorities in the law.

2223. *Chairman.*] I wish to know whether you do not think that the error which you suppose would be the effect of opening unlimited competition, would correct itself in process of time, and that the general principle might be allowed, since experience and frequently pronounced judgments would act as the means of repressing the indiscreet ardour of young students without any artificial restriction?—I can assure you that there has been sufficient experience of that kind if men could be wise, for the vast number of competitions we have had for the last 25 or more years, ought to have cured adventurers of such hopes; but it has not, nor will, while bad tribunals give the chance of a prize.

2224. Has the tribunal appointed on these occasions been a good one?—Almost always incompetent.

2225. Mr. *Brotherton.*] And have really eminent men ever suffered from it?—Of course they have suffered, because what was legitimately theirs as the reward for their attainments has often been put into the hands of inferior competitors, amongst whom they would not offer themselves. I have no doubt the character of this country has suffered very materially in reputation from that system of ill-regulated competitions. Competition, in the common sense, is abhorred by the old practitioners; it is either a colour for a job or a veil under which some favourite is introduced; it is commonly said "We must have a competition, but you shall have it;" or it is a cheap expedient to obtain a great variety of professional opinions without fee.

2226. *Chairman.*] Has not this arisen a good deal from the faultiness of the tribunal?—The tribunal has never been well enough considered; employers have seldom been sincere in the inquiry. They have never admitted the fact, that design

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as it affects national reputation is equally momentous with legal, medical or engineering opinions, where the danger being imminent you consult the best opinions.

2227. Was the National Gallery left open to free competition?—No; there had been many plans of eminent architects given from time to time, but I never heard it was open to general competition.

2228. You have favoured us as to the constitution of the tribunals appointed to decide on the selection of plans of public works in England; what is your opinion of the tribunals appointed for such a purpose in France; are they better or worse than the tribunals appointed in England?—I apprehend they are better, decidedly better understood and better in practice; an example is quoted of a very interesting kind. The following extract from a letter addressed to T. L. Donaldson, Esq. from Monsieur Vaudoyer, member of the French Institute, is very remarkable: "I submit also to your judicious observation a monument already executed, in which I have taken a part, though not my production, of which the occasion is the following: General Foy, one of the most celebrated speakers in the French Chambers, died November 25, 1825. The death of a man, as illustrious by his military talents as by his eloquence, esteemed by all parties, caused a general grief. A spontaneous subscription, almost universal, in aid of his family, and for erecting a monument to his memory, was filled almost as soon as opened, and produced a million of francs. The monument was proposed for competition. The programme required that the ground should be 12 metres (about 13 yards) in the greatest dimension, geometrical drawings and perspectives, details of construction, estimate of expense which was not to exceed 50,000 francs; a model executed in relief on a fixed scale of large dimensions. Twenty-five of the most able architects figured in this competition, one of whom was my son Leon: the authors' names were rigorously concealed. After a public exhibition of eight days, during which the journals abounded in praises and criticisms, a numerous commission was composed, 1st of architects, sculptors and painters of the Academy of Fine Arts of the Institute; 2d, of artists not belonging to the Institute; 3d, of generals; 4th, of deputies; all of whom were called to choose the design to be executed. The generals and the deputies deliberated with the other members of the commission, but not finding themselves competent to pronounce upon an art which they had not studied, and fearing, by a conscientious vote, though possibly ill-placed, to fail (fausser le jugement) and to commit an injustice, had the delicacy to withdraw. The commission, thus reduced to artists, specially proceeded in various sittings to the determination, 1st, by eliminating 15 out of 25; 2d, by selecting from the 10 remaining the five best; 3d, by again selecting three out of the five of those which merited the preference and honour of the execution. Of these, the design of my son was chosen unanimously first, and the two who had come nearest the desired merit were rewarded."

2229. Does not that extract which you have just read from the letter of the French artist, embody the main principles which you have already laid down for the formation of a proper tribunal?—Yes, it does; the French have written and reflected so much upon the fine arts, and are so much in the habit of considering all subjects theoretically, as a learned and elegant people especially jealous of their national character for taste, that the authority of their writers may be safely consulted on such a subject. As an illustration of the ill effects of bad judges, I would say that, in the first place, if there is not an entire confidence in judges on the part of the persons competing, they are, of course, induced to adopt the meritricious attractions *ad captandum* of the art, rather than the sound principles which have no hopes of being attended to, so that competition in this way defeats itself, and every sort of impurity of art arises from their being exposed to incompetent tribunals, every kind of specious fallacy. Those who may have some hope in the judges, have that hope not unmixed with great diffidence, great apprehension; where an experienced competitor has given his principal pains and care, with great integrity, to the sound reasoning of his work, and he finds all that has gone for nothing, and the glare of a captivating and deceptive drawing has superseded all that honest labour, he is disspirited, and nothing but necessity would induce him to go again into a competition.

2230. Such are the effects of an inadequate tribunal?—Yes, and of course it is understood, that if the sentence of this tribunal is after all to be conclusive, the country or the employers are saddled with an incompetent work, so that the worst consequences to the public as well as the individual arise from an inadequate tribunal.

2231. Then the effects of incompetency in the tribunal are to discourage the artist and to mislead the public?—Yes.

2232. And

2232. And to injure the public?—Yes, to injure the art, the character of the country and the meritorious professor. The tribunal being properly formed, the next step is, the drawing up of the programme, which should be so framed as to be very precise upon the requirements, but to leave some latitude as to the mode of producing them; because it constantly happens that the professor, finding the programme drawn out by persons not professors of his art, is altogether mistaken in its premises, and therefore he would alter them, or substitute others; and if he does this, it may be at his peril, for his design will be eliminated. As there is a great difficulty in drawing up the programme, there should also be a certain latitude given to the professors. But I should say that the programme offered on the late occasion of the House of Commons was a model in most respects, because it gave with great precision the necessities, and it gave you the evidence upon which those necessities were founded, so that the persons competing had the same advantage with those who drew up the programme, and at the same time it was not absolutely limited so as to be destructive of a good result. Then a regulation of very great importance is, that on such an occasion all designs should be on the same scale; also, that you should not admit any of those delusive attractions of the art, such as light and shade, and colour and so on. In that respect that programme was remarkable, and obliged the competitors to outline only their geometrical elevations, admitting no colour whatever. Then I should propose, what appears to me from my experience a very important consideration, unfortunately not adverted to in that programme, that the observations should be on a larger scale than the plans, and that the scale of the elevation should be adapted to, and regulated by, the distance of the point of view. For instance, the elevation of a building to be seen very near should be on a very large scale, because as the details of the architecture would be particularly viewed, so the design should be particularly explanatory; but if at a very distant point of view, the scale may be smaller. Then there is also the paramount consideration in architecture, the cost, the expense. That always forms a great impediment and obstruction to the judgment or selection of a design. Now it occurs to me that there is a mode of approximating, in an easy manner, that would elucidate the cost and the geometrical merits of the respective designs, and it is the more to be recommended as it is of small cost of time to the competitors. It is this, that upon their designs they should give the cubical contents first, and then the superficial contents. Those two will give you the commonly received approximated modes of calculation, and you put your price, say 6*d.* to 2*s.*, according to the quality of the work, to the cube foot, and you put your price to the square, say from 100*l.* to 300*l.* per square, and that gives you the price of the building by two approximative modes of calculation. Then those calculations, which are of course done in a very short time, should be subdivided again into the cubical contents of the available and necessary apartments, and of the corridores, staircases and areas, which may be called the great communicating channels and portions of the building; that should be done both in the cubical and superficial contents, and the result of that is exceedingly important, because the whole geometrical merit of the scheme would be thereby at once illustrated. One architect will consume by bad arrangement 10 per cent. or 25 per cent. of his given contents simply in corridor and staircase and communication to his apartments. Another will give you all the communications necessary with five or even less per centage. A very little practice in geometrical consideration of architecture will at once show of how great value this method will be, and that is done very easily at a very small expense, illustrating at once the real economy of the building, both as respects its contrivance and its cost. The demand of an estimate is a great temptation to the architect to deceive himself, and to calculate with less precision the difficulties of his work; since cost is a strong point of recommendation to his design, it is too great a temptation to hold out, especially to young men, but if you have those contents you have the relative scale. You put your own price, which is always easily ascertained in a great metropolis where no man can have exclusive means of obtaining cheap work, and you see at once the relative merits.

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2233. Mr. *Hope*.] I wish to know whether in the instructions drawn up on the late occasion of the competition for the building of the new Houses of Parliament the important point of cost was not altogether left out?—It was omitted, and very unfortunately.

2234. And therefore, in that respect, you consider those instructions deficient?—I do, in that respect. But there was a resolution to which I cannot point at this

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this moment, but which had the effect of stating that estimate would be a consideration with the Committee; there is a resolution to that effect.

2235. Dr. *Bowring*.] Is it a fact that the non-reference to any maximum of money leads to great embarrassment, among artists in general, in the preparation of the plans?—O, certainly.

2236. *Chairman*.] The next point is the invitation?—The invitation we have in a great measure discussed. I am of opinion that if the matter is considered momentous and imminent, you would proceed as you do in any other similar necessity, as medical, legal, or engineering, and that you would not lose your time and risk the health of your patient by consulting an incompetent advice; but you would take care so to regulate your invitation as to make it an honour to those who are invited, giving the most liberal view of the subject. If a young man wishing to distinguish himself has the ability, and can recommend himself properly to the directors of the undertaking and make good his pretensions, he may then be admitted, and he would be admitted by the consent of those parties who are honoured by the invitation.

2237. Have you any remarks to make on the manner in which the names of competing artists are sent in?—I am really of opinion, if the tribunal is thus to be constituted, you can never tax it with partiality, and therefore there is no reason why a competitor should not put his name at once, because you cannot suppose that any canvass he could make among his friends, or any attachment they may have to him, would overrule the justice of the case. You cannot suppose that, and therefore I am of opinion that in all important competitions the name of the artist should be affixed; for to conceal his name is a fallacy, because the artist's pencil is as well known to his friends as his hand-writing.

2238. Is not the contrary the practice in France, as well as in England; is not the name concealed in France?—Yes, it appears so. There may be a difference of opinion on that subject; and concealing the name has the good effect of sparing the competitor the disgrace of failure, and it may in some measure obviate favouritism.

2239. With respect to the last division of the subject, which you alluded to at the beginning, the judgment of the tribunal, what remarks have you to offer on that?—I think they ought to be written opinions, because it obliges the judge to be more deliberate in the judgment he gives, and there is a kind of responsibility; there is less probability of insufficient motives if the opinion is written; therefore I should presume it would be right that every judge should have the several heads put before him of ichnography, or plan, elevation, or orthography, convenience, arrangement, light, hearing, and so on; so that, having the subject divided before him, he should put his private reasons for preference, with his name under each of those heads; there can be no objection to such a system, these becoming the vote or ballot papers.

2240. What do you consider the state of the architecture in this country; how far it is improving here?—As the science of building, it has greatly improved by the introduction of concrete, cement, and the use of iron, which has made as it were a revolution in the art of building, giving us advantages unknown to our forefathers; but as an art, I apprehend architecture has by no means gained; on the contrary, as a fine art, I do not believe the principles of architecture have been so well understood as they were formerly. It has not been either so fashionable a subject or one discussed by ingenious and learned individuals, whose minds have been engrossed in the momentous discoveries in mechanical and physical science; and the proof is apparent in the obvious want of principle in the art in all undertakings. It is a matter of caprice whether Gothic, or Grecian, or Elizabethan, or Chinese, or any other style is the best; and yet it can never be doubted that the art is regulated by incontrovertible principles, which are ascertainable and have been understood at former periods. At present our taste is purely one of imitation, and not of invention, as in all former periods. I illustrate that by observing, that in the more speaking features of architecture, the ornamental parts of sculpture for instance, it is obviously absurd that we should admire the Elgin Marbles, and pride ourselves as a nation in possessing them, when we propose to erect vast national buildings which are to be durably decorated with the barbaric carvings and disgusting monstrosities of Gothic architecture.

2241. Do you not think that taste in architecture in England is much more under the control of fashion than the direction of principle?—Decidedly so.

2242. Does

2242. Does not that proceed from the ignorance in matters of taste in the mass of the country?—No doubt of it.

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2243. In your opinion, is the present rage for Elizabethan a proper or improper taste?—It is obviously improper, because it is an imperfect and incongruous imitation of both Grecian and Gothic styles. It does not attain the beauties of Grecian architecture, and it has adulterated the beauties of Gothic.

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2244. Is there any thing like a pure style of Elizabethan architecture?—There is no such thing, nor has it ever had the term; the term Elizabethan never has been known in architecture till the present age. The French term it more properly *renaissance* or revival of classic taste.

2245. In its origin it is spurious?—Spurious and bastard; it is an adaptation of the Italian and Grecian architecture on the old English mode of building, and the only recommendation of it is, that it reminds us of our aristocratical prejudices.

2246. Do not you think, in proposing a scheme for any public building, it is in the first place desirable to lay open to the artist as much as possible the power to avail himself of every existing kind of architecture, so that he may choose that which is best adapted for the purpose for which the building is intended?—Surely, he giving his reason for his choice.

2247. Giving him space, situation and ample scope in the choice of his style?—Yes.

Sabbati, 13° *die Augusti*, 1836.

QUESTIONS answered by Baron *Von Klenze*, Architect and Privy Councillor to His Majesty the King of *Bavaria*.—(Translated from the French.)

2248. HOW many schools of design are there in Bavaria?—There are in Bavaria 33 schools in which drawing is an essential part. In every school with us, in fact in every village school, drawing is taught. There are at this moment 33 real schools of design established; there are 30 secondary schools for artisans, called "Gewerb-schulen," and three primary or polytechnic schools.

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2249. Is design a part of national education?—An integral part.

2250. What is the course adopted in teaching design as a part of national education?—I think the best way will be to explain all the course. Every school among us has a class of design, even in the smallest villages. When they leave the schools, if any of the scholars wishes to devote himself to any particular branch of art, then he enters in one of the 30 secondary schools which I have mentioned. In those secondary schools instruction is given to all those who are to be devoted to the arts and to manufactures, to civil engineering, to architecture, to roads and bridges, and even to agriculture, because there are schools of agriculture, and to waters and forests. In those secondary schools they remain three years; after those three years are expired, the young people determine what branch they will embrace, as I have just said, and then they enter the polytechnic schools, and there they finish their education.

2251. When they enter the polytechnic schools, is it necessary to devote themselves to some profession?—Yes; that is to say, they are not exactly obliged to do so, but the instruction is divided there into different branches. For example, there is a chair for the waters and forests, a chair for the architecture, a chair for manufactures, for physic, &c., and for the mines, and, in short, for every branch.

2252. Then when they enter the polytechnic schools the students are distributed according to the profession which each one chooses?—Yes.

2253. In the primary schools, in what manner are the pupils instructed in design?—In the primary schools they are instructed in linear drawing, both in free drawing with the hand and in geometrical drawing. In those schools they only learn to draw in outline, triangles and every kind of perspective, and the simple element of ornaments, but only in outline. Every species of embellishment as to drawing is strictly prohibited in the primary schools.

2254. Then all the children in Bavaria have an education in linear drawing?—If they wish. In the primary schools they are asked whether they will learn design; and if they will, it is done; but if they will not, it is not forced.

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2255. But generally they all learn it?—Almost all of them; but they are not compelled.

2256. Are they compelled to receive general education?—No, they are not forced; it is not at all necessary; they all do it voluntarily. But when they enter the secondary schools, where the arts and manufactures are taught, there they are obliged to learn the art which they have adopted.

2257. Up to what point do the schools of design go?—They ascend from the primary schools to the secondary schools, and there we have adopted the principle of making them continue as long as possible to learn outline; they make them study form very strictly in those schools; they go so far as to enable them to do many things very difficult, to design architecture very correctly, and such things, and then they begin modelling. Then the last are the polytechnic schools, of which there are three. Before they arrive at the polytechnic schools all who wish to devote themselves to trade diverge to those pursuits, and those who wish to devote themselves to the higher branches of engineering, enter the polytechnic schools. In the polytechnic school they are instructed in all that relates to engineering, architecture, the waters and forests and the mines; all that is completely taught. They learn to model and to form all the designs in so complete a manner that they are not surpassed by any, except by those who are professionally sculptors and painters, and who go still further in studying those branches, and they enter the academy where their education is completed.

2258. You are understood to say that all the artists of Bavaria receive a previous scientific education?—Yes; but besides that they are receiving at the same time a classical education in the polytechnic schools. In the primary schools they learn only German; in the secondary schools, French, history, geography, natural philosophy, chemistry; all that instruction goes on at the same time with drawing, and all who pass an examination in architecture or any branch of design must be acquainted with Latin and Greek to a certain point.

2259. Are there not a number of celebrated artists in Bavaria who have not received this education?—There are, because this is only a recent system, and hardly any living artist of any distinction has followed this course of education, except by following his own inclination at his own expense, or that of his friends. In Germany they are more regular in the course of education they pursue, and therefore some artists of their own accord have followed this system even now; but, hereafter, all who wish to obtain an employment by Government must have gone through this course of education, newly organized by the present King, who is a great promoter of fine arts.

2260. Have you any institution in Bavaria such as the Gewerbe Institute in Berlin?—No; in our secondary schools they receive an education in the arts of manufacture, but not to so great an extent as at the institution in Berlin.

2261. The Gewerbe Institute at Berlin is an institution for the manufactures as well as for the arts, that is where the arts and manufactures are united to form manufacturing artists?—Yes.

2262. Do you think that the Gewerbe Institute at Berlin is the best institution of that kind on the Continent?—Certainly.

2263. For the purpose of instructing a manufacturer in the arts, is not it necessary that the artist manufacturer should study the peculiar manufacture to which he is going to devote himself as well as the arts?—Certainly.

2264. It is not enough to be an artist, but he must also be a manufacturer?—Certainly.

2265. You must entirely unite the trade with the art?—Yes.

2266. Among the higher classes in the gymnasia and in the universities, do they receive any instruction in art?—No; those who wish to cultivate those tastes take private instruction.

2267. Are the richer and higher classes in Bavaria generally well instructed in design, or is it generally neglected in their education?—They are generally instructed in it; they have a general knowledge of design.

2268. Does the Bavarian government publish works for the instruction of the people in these branches?—At present it has not published any, but there is an ordinance to that effect.

2269. Do you know the works published at Berlin by Monsieur Beuth?—Yes.

2270. You have not such works in Bavaria?—We have none such at present. There are some such works published by private individuals, but not by the government.

2271. Do you think it would be an advantage to the people, especially to the manufacturers, that the government should publish such works?—A very great advantage.

2272. Especially such works as those which are published at Berlin, which are so expensive that an individual could scarcely undertake them?—Certainly.

2273. You think it would be of great advantage to manufacturers?—A very great advantage. Since that work has been published at Berlin, wherever you go lately, you see everywhere in the shops the influence of that work; it has done a great deal of good.

2274. In Bavaria you are going to imitate the example of Prussia in that respect?—Yes, but not on so expensive a scale.

2275. It is necessary that such a work should be drawn with the utmost correctness?—Certainly, you must employ the first artists.

2276. And consequently the government must undertake it and not a private individual?—Yes; at present every thing is done by private individuals. I have myself published a work of "Greek Ornaments," but it is always difficult; it costs a great deal, and therefore it is necessary that it should be done by the government.

2277. Besides the government work issued by Mr. Beuth, what are the best works containing specimens for manufacturing artists in Germany?—One of the best works is the work of Mr. Zahn, of Berlin, published in 1831; it is the ornaments of all classical epochs of art—" Ornamente aller classischen Kunstepochen nach den Originalen."

2278. Have you ever turned your attention to the advantages and disadvantages of academies?—In the countries where the fine arts are not much promoted by the government or the public, there I think academies are useful and advantageous as schools of art; but where the arts are much practised they are of less value.

2279. Do you think that the academy ought to be merely a school for instruction in the arts?—No, it ought to have a double end; to be a school and to extend the arts and sciences. I think, besides giving instruction, it may be also an institution as in the case of the Institute of France, for the promulgation of the arts in general, and where the government may obtain any information with respect to the arts which it requires, from the men of science who are collected together there. With us, if any question of science arises, it is referred to those academies for their decision.

2280. Has public opinion much influence upon the election of the academicians?—Not directly, but indirectly it has; the men who are most celebrated among the public for their attainments are generally chosen by the academicians.

2281. With respect to galleries; will you have the goodness to state to the Committee your ideas with respect to the construction of a good gallery, and the arrangement of the pictures and statues?—In the galleries at Munich, of which I was the architect, I thought it was essential to separate the statues and the pictures, because the one and the other are so different in the light, and so on, that they require, that it is difficult to unite them in the same building, without sacrificing the one to the other. For the gallery of sculpture, I thought it was desirable to arrange them historically. There were two modes of arrangement hitherto pursued, the one the mythological or ideal, and the other the historical. I thought it right to follow the historical plan. I began with the Egyptian the first, because the Greek art sprang from the Egyptian. Then after the Egyptian room, the hall for the ancient Greek or Archaiic sculpture, which is the second room. The third room is the school of Egina; here we have the famous Egina Marbles. Next comes the room for the school and the times of Phidias. Then come two rooms for the most beautiful Greek epochs; after that there are three rooms, in which there are no statues, but they are richly painted in fresco, representing the history of the ancient gods and heroes, to refresh the eye after having seen the statues, by the sight of colours again. After those rooms begins the second gallery of sculpture; it begins with a room in which there are Heroes and other celebrated persons. Here we begin the Roman art: two very large rooms contain the Roman art. Then we come to the last room, in which

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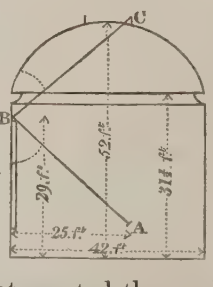
are placed some modern statues, since the "*renaissance*" to our times, in order to show how ancient art has entered into modern art. With respect to the collocation of the statues, my object has been to light them all from *one side only*; and the principle on which I have differed from all the museums hitherto constructed, is, in the employing of colour as a ground for the statues, instead of a dirty gray wall. I have put the deepest and richest colours, so that all the statues have the appearance of being quite new and fresh, in consequence of being relieved by the depth of the back ground. The ceilings also are very rich, being decorated with gilded stucco. The floors are also very ornamental. In showing the works of antiquity, you must not hesitate to show them in contrast with richness of colour. In the Roman hall, where the sculptures are all of deep coloured marble, the walls, on the contrary, are of a light colour.

2882. Will you have the goodness to describe the construction and arrangement of the gallery of paintings?—The gallery of paintings (or pinacotheca) is destined to receive all those objects of art which are represented upon a plain surface; that is, those which have no relief, such as pictures, drawings, engravings, enamels, glass painting, mosaics, &c. The first floor contains the pictures, and the entrance floor contains the other objects. With respect to the pictures, this is the system which has been adopted: They are placed according to the schools. I wished to allow the possibility of arriving at any particular school without going through another, and for this purpose I have a corridor running the whole length of the building, which communicates with each separate room. The large pictures are in very large rooms, lighted from above; the smaller pictures are in small rooms, lighted with a side light from the north; such is the general disposition. The rooms are so arranged that the spectator is not annoyed by reflected lights; but wherever he stands he sees the pictures without any reflection. With regard to the classing of the pictures, there is first a large ante-chamber, which is extremely richly ornamented, but only with white and gold; no colour. It is ornamented with six large pictures, portraits of the founders of the gallery. There is a room attached for restoring pictures and for copying, upon a special permission being given to take down a picture from the walls of the gallery for that purpose; it serves also for the exhibition of pictures newly purchased. The first large room is for the ancient Flemish school, with three smaller rooms attached for the smaller pictures; after that a great room for the ancient German school, with four small rooms; then three large rooms for the more recent Flemish school, with ten small rooms; then a room for the French and Spanish school, and then three large rooms, one of which is 93 feet long, for the Italian school, and three small rooms for the smaller pictures. Then there are some rooms attached for the subordinate purposes of the gallery. Then, on the entrance floor, there is a gallery for engravings; one for original drawings of the great masters; there is a considerable space for ancient paintings; such as the ancient terra cotta vases, mosaic; and the other rooms are for paintings executed by means of fire; such as glass, porcelain, enamels, &c.

2283. What is the greatest height of your rooms in the gallery of paintings; what is, the height and width of the largest picture they would contain in English feet?—The rooms of the principal floor are 52 feet high to the top of the vaulted ceiling, 31½ feet to the springing. The width 42 feet. The principle upon which the several dimensions were regulated, in consultation with the director of the gallery, was this:—All the pictures are fixed upright against the walls, not sloping. The highest point at which the top of the largest pictures should be placed was assumed to be 29 feet, the lowest 4 feet. The shortest distance from which it should be seen 25 feet. A line, A B, being drawn from the eye of the spectator, A, to the top of the picture, B, a line of reflection, B C, was drawn, making the same angle with the wall as the former; where this intersected the vaulting established the width of the lantern.



2284. Does any person reside in the building?—No person is allowed to reside in the building for fear of fire.

2285. Is the building fire-proof?—It is entirely fire-proof. All this gallery is heated with warm air, in order to preserve the pictures from humidity, which is very essential for the preservation of the paintings, and more particularly in such a climate as this of England.

2286. Should

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2286. Should the temperature be always the same?—As much as possible; in winter the temperature should never be less than ten degrees of Reaumur.

2287. Have you not also several provincial galleries in Bavaria?—Yes; we have three at present, at Augsburgh, Nuremberg and Schleissheim, and they are going to establish several others in other principal towns.

2288. All those galleries are open to the public without any payment?—Yes, it is open to everybody. It is most expressly prohibited to take the least payment.

2289. Do you think it is desirable in a picture gallery to put over the different schools the name of the school, and upon each picture the name of the painter and the time when he was born and died, and perhaps the name of his master?—Certainly.

2290. Have you also a catalogue raisonné?—We have; that is quite necessary.

2291. Have not you in Bavaria what are called Kunst-vereinse, or associations which purchase works of art and dispose of them by lottery to the contributors of the lottery?—We have. Those galleries are open all the year round, and they act as a very great encouragement to art in that branch which does not receive the patronage of the Government, which is of course confined to pictures of the highest class.

APPENDIX.

STATEMENT of the Conditions, if any, on which the APARTMENTS at SOMERSET HOUSE were originally bestowed on the ROYAL ACADEMY; and of the period for which they were granted, whether unlimited, or terminable at the pleasure of the Crown, or otherwise;—RETURNS of the Number of EXHIBITORS at the ROYAL ACADEMY in each of the last Ten Years (1824 to 1833), distinguishing the Number of Exhibitors Members of the Academy, from the Number of other Exhibitors;—RETURNS of the Number of WORKS of ART EXHIBITED at the ROYAL ACADEMY in each of the last Ten Years (1824 to 1833), distinguishing for each year the number of Historical Works, Landscapes, Portraits, Busts and Architectural Drawings, respectively contributed by Members of the Royal Academy, from the Historical Works, Landscapes, Portraits, Busts and Architectural Drawings, contributed by other Artists;—RETURNS of the Number of PROFESSORS in the ROYAL ACADEMY; of the Number of Lectures required by the Rules of the Academy to be Annually delivered by each Professor; and, of the Number of Lectures which have been Annually delivered by each Professor during the last Ten Years (1824 to 1833).

STATEMENT of the Conditions, if any, on which the APARTMENTS at SOMERSET HOUSE were originally bestowed on the ROYAL ACADEMY; and of the period for which they were granted, whether unlimited, or terminable at the pleasure of the Crown, or otherwise.

THERE are no expressed conditions on which the apartments at Somerset House were originally bestowed on the Royal Academy. The Royal Academy of Arts took possession of the apartments which they occupy in Somerset House, in April 1780, by virtue of a letter from the Lords Commissioners of the Treasury to the Surveyor General, directing him to deliver over to the Treasurer of the Royal Academy, "all the apartments allotted to His Majesty's said Academy in the new buildings at Somerset House, which are to be appropriated to the uses specified in the several plans of the same heretofore settled."

The Royal Academy received these apartments as a gift from their munificent founder, George the Third; and it has been always understood by the members, that His Majesty, when he gave up to the Government his Palace of Old Somerset House (where the Royal Academy was originally established), stipulated that apartments should be erected for that establishment in the new building. The Royal Academy remained in the old Palace till those rooms were completed which had been destined for their occupation; plans of which had been submitted to their approval, and signed by the President, Council and Officers.

RETURNS of the Number of EXHIBITORS at the ROYAL ACADEMY in each of the last Ten Years (1824 to 1833), distinguishing the Number of Exhibitors Members of the Academy from the Number of other Exhibitors.

	1824.	1825.	1826.	1827.	1828.	1829.	1830.	1831.	1832.	1833.
Members -	46	42	44	43	45	48	44	45	48	45
Students -	136	136	134	144	150	146	147	162	160	159
Others - -	362	386	379	414	466	439	490	490	477	449
TOTAL -	544	564	557	601	661	633	681	697	685	653

RETURNS

RETURNS of the Number of Works of Art exhibited at the Royal Academy in each of the last Ten Years (1824 to 1833), distinguishing for each year the Number of Historical Works, Landscapes, Portraits, Busts and Architectural Drawings respectively contributed by Members of the Royal Academy, from the Historical Works, Landscapes, Portraits, Busts and Architectural Drawings, contributed by other Artists.

	MEMBERS.	STUDENTS.	OTHERS.	TOTAL.
In 1824:				
Viz.—Historical and Poetical Works -	22	42	45	109
Landscapes, Views, Animals, &c. -	30	23	166	219
Portraits - - - - -	70	156	291	517
Sculpture, Statues, Relievos, Gems	7	23	29	59
Busts - - - - - -	5	24	5	34
Architecture - - - -	12	27	60	99
	146	295	596	1,037
In 1825:				
Viz.—Historical and Poetical Works -	32	38	66	136
Landscapes, Views, Animals, &c. -	18	19	305	342
Portraits - - - - -	74	158	181	413
Sculpture, Statues, Relievos, Gems	4	22	26	52
Busts - - - - -	8	31	21	60
Architecture - - - -	8	13	48	69
	144	281	647	1,072
In 1826:				
Viz.—Historical and Poetical Works -	30	39	53	122
Landscapes, Views, Animals, &c. -	35	24	218	277
Portraits - - - - -	58	157	269	484
Sculpture, Statues, Relievos, Gems	7	30	37	74
Busts - - - - -	9	33	9	51
Architecture - - - -	8	25	64	97
	147	308	650	1,105
In 1827:				
Viz.—Historical and Poetical Works -	34	38	40	112
Landscapes, Views, Animals, &c. -	52	29	231	312
Portraits - - - - -	78	136	262	476
Sculpture, Statues, Relievos, Gems	7	26	26	59
Busts - - - - -	2	26	6	34
Architecture - - - -	14	29	91	134
	187	284	656	1,127
In 1828:				
Viz.—Historical and Poetical Works -	31	46	52	129
Landscapes, Views, Animals, &c. -	36	24	261	321
Portraits - - - - -	70	143	309	522
Sculpture, Statues, Relievos, Gems	4	27	36	67
Busts - - - - -	8	26	15	49
Architecture - - - -	12	27	87	126
	161	293	760	1,214
In 1829:				
Viz.—Historical and Poetical Works -	33	41	110	184
Landscapes, Views, Animals, &c. -	31	35	180	246
Portraits - - - - -	75	199	299	573
Sculpture, Statues, Relievos, Gems	7	18	28	53
Busts - - - - -	4	38	24	66
Architecture - - - -	11	26	64	101
	161	357	705	1,223
In 1830:				
Viz.—Historical and Poetical Works -	45	62	60	167
Landscapes, Views, Animals, &c. -	40	27	252	319
Portraits - - - - -	73	150	310	533
Sculpture, Statues, Relievos, Gems	6	33	31	70
Busts - - - - -	6	40	21	67
Architecture - - - -	5	33	84	122
	175	345	758	1,278

NUMBER of Works exhibited—*continued.*

	MEMBERS.	STUDENTS.	OTHERS.	TOTAL.
In 1831:				
Viz.—Historical and Poetical Works -	47	34	72	153
Landscapes, Views, Animals, &c. -	37	33	220	290
Portraits - - - - -	47	163	301	511
Sculpture, Statues, Relievos, Gems	3	32	36	71
Busts - - - - - -	5	46	21	72
Architecture - - - -	8	31	98	137
	147	339	748	1,234
In 1832:				
Viz.—Historical and Poetical Works -	39	43	63	145
Landscapes, Views, Animals, &c, -	45	27	224	296
Portraits - - - - -	69	139	325	533
Sculpture, Statues, Relievos, Gems	10	30	36	76
Busts - - - - - -	3	40	27	70
Architecture - - - -	12	23	74	109
	178	302	749	1,229
In 1833:				
Viz.—Historical and Poetical Works -	36	51	54	141
Landscapes, Views, Animals, &c. -	49	27	233	309
Portraits - - - - -	71	185	275	531
Sculpture, Statues, Relievos, Gems	6	38	40	84
Busts - - - - - -	4	44	27	75
Architecture - - - -	5	27	54	86
	171	372	683	1,226

Note.—In the early years of the Institution, the Members were not limited in their Contributions to the Annual Exhibitions; but as the Artists of the Country became more numerous, the Members restricted the number of their own Works, and opened additional Rooms for the general accommodation. Of the Portraits, it may be observed, that between two hundred and three hundred, annually, are Miniatures.

RETURNS of the Number of PROFESSORS in the ROYAL ACADEMY; of the Number of Lectures required by the Rules of the Academy to be Annually delivered by each Professor; and of the Number of Lectures which have been Annually delivered by each Professor during the last Ten Years (1824 to 1833).

There are five Professors in the Royal Academy; *viz.* those of Anatomy, Perspective, Architecture, Sculpture and Painting; each of whom is to deliver Six Lectures annually. The Number of Lectures delivered in the Academy, during the last Ten Years, is as follows:—

	1824.	1825.	1826.	1827.	1828.	1829.	1830.	1831.	1832.	1833.	
Anatomy - - -	6	6	6	6	6	6	6	6	6	6	189 Lectures.
Perspective - -	6	4	4	6	–	–	–	–	–	–	
Architecture - -	(*a*)	–	–	–	–	–	–	6	6	6	
Sculpture - - -	6	(*b*) 1	(*c*) 3	3	5	6	6	6	6	6	
Painting - - -	6	(*d*)	4	6	6	6	6	6	(*e*)	3	

(*a*) Professor prevented by a defect in his sight; in the last three years the Secretary read for him.
(*b*) Professor ill.
(*c*) Professor died.
(*d*) Professor died.
(*e*) Professor resigned.

By Order,

Henry Howard,
Sec. R. A.

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ENGLAND AND SCOTLAND:

BIRMINGHAM - *Wiley* I. 748–807; *Cockerell* I. 1428–1482; *Wyon* I. 1667–1778; *Howell* II. 66–143.

COVENTRY - *Eld* I. 482–534; *Howell* II. 66–143.

EDINBURGH - *Skene* I. 1100–1216; *Hay* II. 390–493–6.

MANCHESTER - *James* I. 331–357; *Nasmyth* II. 290–330.

NORWICH - *Barnes, P.* and *R.*, I. 1320–1427.

OLNEY, Bucks - *Millward* II. 144–203.

PAISLEY - - *Hay* II. 390–493–6.

SHEFFIELD - *Smith* I. 99–160; *Cockerell* I. 1428–1482.

SPITALFIELDS - *James* I. 331–357; *Gibson* I. 358–412.

WORCESTER - *Howell* II. 66–143.

PLACES ABROAD:

BAVARIA - *Von Klenze* II. 2248–2291.

BELGIUM - *Bogaerts* I. 1482–1497.

BERLIN - - *Waagen* I. 1–98; *Morant* II. 497–579; *Solly* II. 1824–1881; *Von Klenze* II. 2248–2291.

BRUGES - - *Barnes, P.* and *R.*, I. 1320–1427.

FRANCE - - *Howell* and *Butt* I. 413–454; *Morrison*, M.P. I. 161–269; *Smith* I. 270–299; *Butt* I. 535–618; *Foggo* I. 683–747; *Guillotte* I. 808–848; *Crabb* I. 984–1099; *Cockerell* I. 1428–1482; II. 2189–2247; *Bowring*, M.P. II. 1–65; *Hay* II. 390–493–6.

LYONS - - *Howell* and *Butt* I. 413–454; *Guillotte* I. 808–848; *Bowring*, M.P. II. 1–65.

MADRID - - *Wilkins* II. 1126–1230, 1383–1438; *Woodburn* II. 1681–1760; *Leigh* II. 1882–1915.

MILAN - - *Donaldson* II. 331–370.

PRUSSIA - - *Waagen* I. 1–98; *Von Klenze* II. 2248–2291.

ROME - - *Rennie* II. 634*–725; *Cockerell* I. 1428–1482.

SPAIN - - *Wilkins* II. 1126–1230, 1383–1438; *Woodburn* II. 1681–1760; *Leigh* II. 1882–1915.

SWITZERLAND - *Bowring*, M.P. II. 1–65.

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[*N. B.* In the following INDEX, *Rep.* refers to the page of the REPORT; the *Numeral* I. to the EVIDENCE of the Committee of 1835, running from Question 1 to 1778; and the *Numeral* II. to that of the Committee of 1836, running from Question 1 to 2291; the *Figures* following the Names, to the Questions of the EVIDENCE; and *App. p.* to the page of the Appendix.]

A.

ACADEMY of Arts, Berlin. Public lectures given at the Academy of Arts in Berlin are open to the public gratuitously, *Waagen* I. 67.

ACADEMIC INSTITUTIONS:

1. *Advantages of.*
2. *Disadvantages of.*

1. *Advantages of.*

They are productive of great good, *Shee* II. 1952, 1961.——Would be very advantageous if well managed, *Paul* II. 2047.——They are very useful where the Arts are not much promoted by the Government, *Von Klenze* II. 2278–2280.——Opinion that they are only good as places of instruction, and not good in the sense in which the term "Academy" is generally applied, *Waagen* I. 95; *Haydon* II. 1051.——Witness does not agree in the opinion expressed by Dr. Waagen with respect to academies, *Shee* II. 1966–1969.

2. *Disadvantages of.*

The evils arising from the academic system of Rome have been publicly avowed by their president Mons. Vernet, *Cockerell* I. 1447.——Wherever academic institutions connected with the Arts have been encouraged, the Arts have uniformly retrograded, *Rennie* II. 638–646.——The privileges and exclusive system of the Royal Academy are injurious to the growth of Art, *Martin*, II. 902–910.——Their construction has rather hastened the downfall of the Arts than upheld them, *Hurlstone*, II. 765–777; *Hofland*, II. 1257, 1266, 1267; *Foggo*, II. 1369.——Have tended more to elevate mediocrity than to advance genius, *Haydon* II. 1051, 1052, 1124, 1125.——Have failed of their ostensible purpose, because Europe has not yet beheld a well constituted academy, *Landseer* II. 2045.

See also, *Academicians. Artists. Bavaria. Belgium. Birmingham. Bruges. Political Economists. Royal Academy. Schools of Art and Design.*

Academicians. Nature of the advantages attached to them, *Hurlstone* II. 695–700.——The distinction of Royal Academician should be abolished, and a constituency of artists formed in its stead, *Martin* II. 877–880; *Haydon* II. 1085.——Advantages possessed by them are open to the whole profession in succession, *Shee* II. 1997-2004; *Howard* II. 2117.——Have the privilege of varnishing and cleaning their pictures after they are hung up, which other exhibitors have not, *Rep.* II. *p.* ix.; *Martin* II. 824, 825; *Shee* II. 2017-2023.——No objection to that privilege being abolished, *Shee* II. 2020.——No relaxation could be made in the peculiar privileges enjoyed by the members of the academy as to retouching and varnishing pictures, *Howard* II. 2161, 2165-2168.——Send their canvas with only a head on it, and wait to see what is hung by its side previous to completing it, *Haydon* II. 1083.——Not true that they send their canvas with only a head on it, *Howard* II. 2117.——Further evidence as to the advantages possessed by members of the academy, *Shee* II. 2027–2029.

Instances of their being elected while resident abroad, contrary to the positive laws of the Royal Academy, *Clint* II. 1017-1020.——Emoluments arising from the rank of a Royal Academician, *Clint* II. 1029–1035.——Injurious effects from restricting the number of academicians as regards architecture, *Donaldson* II. 1252.——List of those elected since 1810, *Howard* II. 2127.——Law excluding academicians belonging to other societies has not been acted upon, though it is still existing in the regulations, *Shee* II. 1990–1992; *Howard* II. 2155–2160.——Opinion that the present number of academicians is quite sufficient to watch over and represent the general interests of the Arts in the country, *Shee* II. 1985, 1986.——Witness does not agree in the opinion of the President of the Academy that the present number of academicians is sufficient for conducting its operations, *Haydon* II. 2184–2186.

Academy Royal. See *Royal Academy.*

Achilles' Shield. Was originally cast in bronze, and cost of it, *Foggo* I. 691.

Acts of Parliament. Doubtful protection afforded to the Arts by the Statutes 38 Geo. III. c. 71, and 54 Geo. III. c. 56, *Rep.* II. vii.; *Butt* I. 595.

See also, *Protection to Works of Art.*

Ægina. One of the greater manufactories of Greece in all works connected with Fine Arts, *Cockerell* I. 1461.——The artist of Ægina had more commission in all parts of Greece than any other nation, *Cockerell* I. 1461.

Allston, Mr. Was elected a royal academician after he had quitted the country, which is contrary to the positive laws of the academy, *Clint* II. 2017.

Alsace. Great quantity of cotton manufactures exported from Alsace notwithstanding the impediments under which they labour in respect of machinery, want of capital, and local taxation, *Bowring* II. 3.

Altar-pieces. Whether the spontaneous demand for them would not prove a greater encouragement to historical painting than a national grant, *Haydon* II. 1124.

See also *Historical Painting.*

America. An extensive order for figured silks for America is now executing in Spitalfields, *James* I. 340.——The fact of the Americans giving exclusive privilege of copyright takes away all energy and exertion from the citizens, *Foggo* I. 698.——Considerable quantities of japan articles are exported to the United States, *Wiley* I. 790.

Amsterdam. Pictures in the gallery there are hung on hinges, owing to a defective side light, *Leigh* II. 1909.

See also *Felix de Meritis.*

Anatomy. Very desirable that artists should be acquainted with anatomy, and manner it should be communicated to students, *Martin* I. 919–924.——Number of lectures delivered by the Professor of Anatomy at the Royal Academy, from 1824 to 1833, both inclusive, *App.* II. *p.* 200.

Angerstein Collection. Was purchased in 1823 or 1824, *Solly* II. 1873.

Antique Sculpture. The close study of the forms of antique sculpture is very manifest in a great number of the productions of the French manufacturers, *Toplis* I. 1516.

Antwerp. Number of children that receive instruction in the various schools there, *Bogaerts* I. 1482.

Appeals. Power of appeal is allowed in France against the decisions of the Conseil de Prud'hommes, *Bowring* II. 49.——Number of appeals against the decision of the Conseil de Prud'hommes of Lyons in 1835, *Bowring* II. 54.

Architects. Are very unjustly used by the Royal Academy, *Clint* II. 1038–1042.——Having the privilege of attending the library of the Royal Academy is a great advantage, *Donaldson* II. 1238.——They have been compelled to establish an institution of their own, *Clint* II. 1043.

Architectural Casts. Students of the academy have not had the opportunity of studying from those belonging to the academy, and reason thereof, *Donaldson* II. 1239–1240; *Shee* II. 1980——School of the Academy very deficient in architectural models, *Howard* II. 2118.

Architectural Drawings. Manner in which they have been exhibited in the Royal Academy is a subject of great complaint, *Donaldson* II. 1254.

See also *Royal Academy* 8.

Architectural Ornaments. Very desirable that encouragement should be given to the Arts as connected with the architectural decorations of the interior and exterior of houses, *Morrison* I. 79, 192, 193——Establishment of a school for the encouragement of the Arts as relates to architectural decorations recommended, *Morrison* I. 182——Not much difficulty in procuring useful assistants in placing architectural ornaments, *Smith* I. 619–629——Great difficulty in procuring efficient assistants in the decorative part of architecture, and causes which have operated to produce that difficulty, *Cockerell* I. 1430–1438——Public demand for them has increased of late years, *Smith* I. 647, 648——In ornamental designs the French are superior to the English, *Smith* I. 664–674.

Architecture. Its importance requires that a public institution should be established for the exclusive study of architecture, *Waagen* I. 95; *Donaldson* II. 1242–1250; *Paul* II. 2100–2107——The science of architects will flourish more under free institutions than under the old academical system, *Clint* II. 1049——The Royal Academy has done all in its power to promote the architecture of the country, but not to the extent requisite, *Rep.* II. *p.* ix.; *Rennie* II. 666; *Donaldson* II. 1234; *Shee* II. 1979–1980——Advantages conferred on architecture by the Royal Academy are possessed in common with the students in painting and sculpture, *Donaldson* II. 1235; *Howard* II. 2188——The principles of architecture are very little understood in this country, *Paul* II. 2100–2107——Not so well understood as they were formerly, *Cockerell* II. 2240–2246——Taste in architecture is more under the control of fashion than the direction of principle in England, *Cockerell* II. 2241, 2242——Pupils of the Gewerb Schools at Berlin have instruction given them in architecture, *Waagen* I. 72.

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In France is varied and decidedly progressing, *Bowring* II. 8 ——Great improvements have taken place in street architecture, particularly in Birmingham and Liverpool, *Morrison* I. 245–247, 267–269——Has by no means gained as an Art, but the contrary, *Cockerell* II. 2340–2346——Countries in which the various branches of architecture are most advanced, *Donaldson* II. 356–363——English publications on Gothic architecture and decoration far superior to those on the Continent, *Morant* II. 521–523——Mode of ascertaining the opinion of the public on works of architecture, *Cockerell* II. 2214–2222 ——Decisions of the ancients were based a good deal on public opinion with regard to architecture, *Cockerell* II. 2205–2207.

See also *Academicians. Bau Academie, Berlin. Bricks. Competition. Lectures. Royal Academy. Works, Public.*

Aristocracy. Depreciation of Art among the aristocracy, from their having received no instruction therein as a portion of education, *Stothard* II. 270, 280.

Artists. Suggestions for giving instructions to the manufacturing artists, *Foggo* I. 715–717——The French are superior to us in accuracy of execution, but not equal in fancy and imagination, *Foggo* I. 699–702, 726–728——Whether manufacturing artists of Scotland have been induced to go to foreign schools to study, *Skene* I. 1214–1216——The principal artists of the present day are not the production of academies, *Hurlstone* II. 772 ——Many instances of distinguished artists who have failed in securing admission to the Royal Academy, *Clint* II. 1007, 1008——Great number of eminent artists who are not members of the Royal Academy, *Shee* II. 1844, 1845——Have been inferior since the establishment of academies than previously, *Rep.* II. *p.* viii. *Haydon* II. 1053, 1054—— Number of professional artists in London, *Haydon* II. 1090——They have a much better chance of selling their works at the British Institution than at the Royal Academy, *Martin* II. 760——The French artists complain of the coldness with which their advances have been received by the Royal Academy, *Martin* II. 754——English artists are held in high estimation among foreigners, *Pye* II. 1338–1341——Are allowed to study in the National Gallery, *Seguier* II. 1629.

See also *Academic Institutions*, 2. *Anatomy.*

Artisans. See *Schools of Arts and Design*, 1.

Associates of the Royal Academy. Causes which induced witness to resign the associateship, *Clint* II. 960–969——Any exhibitor may put down his name to become an associate, and average number of candidates, *Howard* II. 2125–2127.

Athenæum. Means adopted by witness to preserve the frieze of the Athenæum from the injurious effects of the London atmosphere, *Henning*, I. 894–907.

Athens. One of the great manufactories of Greece in all works connected with Fine Arts, *Cockerell* I. 1461.

B.

Bablake School, Coventry. Drawing and design, as applicable to manufactures, might very easily be taught there, *Eld* I. 517.

Barnes, Philip and *Robert Barnes.* (Analysis of their Evidence, I. 1320–1427.)—Fellows of the Linnæan Society, residing at Norwich, 1320–1322——Evidence respecting the Academy of Arts instituted at Norwich; period when established; number of pupils attached to it, and manner instructed; its effects on manufactures of Norwich, 1323–1333——Very great advantage to manufacturers and workmen if such societies were extended, 1334–1337 ——There are no open galleries in Norwich for the exhibition of works of Art, except the academy, and advantages the artists would derive if there were any, 1338–1356——Very great taste for literature in Norwich, 1355——Letter from Mr. Roberts, dated 3 August 1835, on the advantages derived from the establishment of the Norwich Society of Arts, 1355——Superiority of the French in shawl and silk dresses, and fancy goods generally, to be attributed to the opportunities they have of learning, 1358–1363——Nature of the instruction given in the academy at Bruges, and manner in which it is conducted, 1365–1394.

Library at Norwich only open to the public by subscription, 1395–1396——Libraries in Holland and the Netherlands are opened to the public gratis, 1397——Further evidence respecting the academy at Bruges, 1398–1400, 1404—— Assistance being granted by Government, the academy at Norwich might be thrown open to the public, 1405, 1406 ——Suggestion as to the best mode of affording instruction in arts of design as connected with manufactures, and evidence thereon, 1407–1412——Protection should be given to works of design, 1411, 1412——Very desirable to connect botanical gardens with institutions for the instruction of the manufacturing population in Art, 1413–1419——Improvement in the mode of dying of late years in Norwich, and causes to which attributable, 1420–1423——The duties on brick operate prejudicially in sustaining Art, 1424–1427——Interior decorations of our rooms, as regards paper and other ornaments, are very inferior to the French, 1427.

Barry, Mr. *C.* Whether he is eligible to be elected a Royal Academician, *Clint* II. 1045–1049.

Barry, Mr. Was expelled the Royal Academy for proposing reforms therein; after his death they were adopted, *Haydon* II. 1124.

Bau Academie, Berlin. An institution under this title in Berlin for the exclusive study of architecture, *Waagen* I. 95.

Bavaria. Course adopted in teaching design as a part of a national education there, *Von Klenze* II. 2349–2358——No institution in Bavaria on the principle of the Gewerbe Institute of Berlin, *Von Klenze* II. 2360.

See also *Drawing,* 6. *Schools of Arts and Design,* 4.

Bavarian Government. Has not published any works for the instruction of the people in Arts of Design, there is an ordinance to that effect, *Rep.* II. *p.* vi. *Von Klenze* II. 2268–2277.

Beaumont, Sir *George.* Did not confine his encouragement of Art to works of Royal Academicians, *Martin* II. 881, 882; *Howard* II. 2117.

Belgium. Evidence respecting the means adopted for giving the people of Belgium education in the Arts, *Bogaerts* I. 1482–1497——Academies of Belgium are frequented by all descriptions of artisans, they being open to the whole world, *Bogaerts* I. 1485–1488.

See also *Taste for Arts,* 1.

Berlin. The museum there is open every day throughout the year, except Sundays; the public are never excluded for the purpose of accommodating the artists; number of visitors annually, *Waagen* I. 86–91——The principal school of Art, as connected with manufactures, is in Berlin, *Morrison* I. 197——Pictures in the museum at Berlin are principally of the Italian school, *Solly* II. 1825–1828——Number of pictures in the National Gallery there, *Solly* II. 1864——Influence of Professor Beuth's works on Art in Berlin, *Rep.* II. *p.* vi.; *Von Klenze* II. 2273.

See also *Academy of Arts. Bau Academie. Drawing,* 6. *Gewerbe Institute. Pictures. Schools of Arts and Design,* 7.

Beuth, Professor. List of works published by him as connected with Art, *Rep.* II. *p.* vi. *Donaldson* II. 351, 352; *Morant* II. 508–514.

Birmingham. A school for the encouragement of Fine Arts should be established there, *Cockerell* I. 1478——Class of persons frequenting the drawing academy there, *Cockerell,* I. 1478, 1479——There should be a museum of the works that are particularly applicable to the branch of manufactures carried on there, *Wyon* I. 1717——General desire among the operatives there for instruction in the Arts, as applicable to manufactures, *Rep. p.* iv. *Howell* II. 71–77, 88, 103.

See also *Architecture. Designers. Designs. Casts, Collection of. Demand and Supply. Exhibitions, Public,* 1. *Japan Manufacture. Drawing,* 4. *Museums. Schools of Art and Design.*

Boards of Trade. Local tribunals composed of masters and men could not be conveniently introduced in questions relating to patterns, *Rep.* II. *p.* vii. *Morrison* I. 235, 236——Questions relating to copyright of patterns might be referred to a board composed of masters and workmen, *Eld* I. 533; *Hay* II. 464–468, 471–478——Should be appointed in the principal towns for the purpose of receiving and registering impressions of original works, *Martin* I. 946; *Rennie* I. 975.

Bobbin Net. Manner in which the lace trade is affected by the bobbin net manufacture of Nottingham, *Millward* II. 150.

Bogaerts, Professor *M. Felix.* (Analysis of his Evidence, I. 1482–1497)—Evidence respecting the means adopted for giving the people of Belgium education in the Arts, 1482–1497——Drawing should make part of all education, 1483——Academies of Belgium are frequented by all descriptions of artisans, they being open to the whole world, 1485–1488——Manner in which the different professors are paid in Belgium, 1489——The taste for Arts has been considerably extended among the people of Belgium within the last 15 years, 1493–1495——Since the introduction of design, as a part of national education, the manufactures of Belgium have considerably improved, 1496, 1497.

Books on Art. See *Beuth,* Professor.

Botanical Drawing. See *Education.*

Botanical Gardens. A botanical garden would be of great benefit to persons designing for rooms, *Crabb* I. 1078; *Hay* II. 431——Very desirable to connect botanical gardens with institutions for the instruction of the manufacturing population in Art, *Rep.* II. *p.* vi. *Skene* I. 1157–1164; *Barnes* I. 1413–1419; *Crabb* I. 1055; *Hay* II. 431——Opinion that botanical gardens being open to the public at large would be attended with very great advantages, *Cockerell* I. 1478——That attached to the school at Lyons is opened to the students under certain regulations, *Bowring* II. 16——A botanical garden is attached to the principal school at Lyons, *Bowring* II. 15.

Botany. A knowledge of botany would give a workman an insight into the nature and properties of vegetable substances, and enable him to delineate or model them with greater accuracy,

Botany—continued.
accuracy, *Donaldson* I. 343; *Crabb* I. 1078——As a science, is useless to a painter, *St. Leon* II. 378.
See also *Papers for Rooms.*

Bourdeaux. Collections of pictures and statues at Bordeaux are open to any applicant to study, *Toplis* I. 1515.

Bowring, Dr. M. P. (Analysis of his Evidence II. 1–65.)—Superiority of France, where it exists, is wholly attributable to the application of Art and taste to the various raw material of her manufacture, 1–4——Great improvement in the whole of the English manufactures owing to the superior taste of the French, 5–7——Causes of the decided superiority of the French in design as connected with manufactures, 8——Advantages from the formation of schools of Art in France, and evidence relative thereto, 9–12——Constitution of the principal school at Lyons and evidence thereon, 13–16——A museum at Lyons open gratuitously to the public, 18——Extract of a report made to Government on the advantages derived from the formation of schools of Art in Lyons, 20–21.

Schools of Art in France are partly supported by Government and partly from municipal funds, 21–22——Whether it is better for Government to assist or interfere in these matters, 23–25——School at Rouen not so extensive nor so complete as that at Lyons, 27–28——Test on which scholars are admitted into the school at Lyons, and whether any fee paid on admission, 32–33——Wherever specimens of Art are accessible, and the people avail themselves of them, they produce a taste for Art, 34–35——Opinion that the exhibitions of Art made in large towns in this country are not productive of very great advantage, 36–40——Museums should be numerous and open to the public at large, 40——The triennial exhibition of France has not had that extensive influence which is sometimes attached to it, 41, 42——School of Art at Geneva is under the protection of the Government; principles on which conducted; age at which students are admitted; and course of study pursued there, 43.

Sums paid by students to the support of the school in Geneva, 44——Beneficial effects of the schools of Art in France and Switzerland cannot be doubted, 45——Evidence respecting the protection afforded in France to inventions, 46–49——Constitution of the Conseil de Prud'hommes, and nature of its jurisdiction, 47–65——Trades which are subjected to its authority, 48——Power of appeal allowed against its decisions, 49——The Conseil has the power of nominating experts in cases of difficulty, 57——In the organization of the Conseil a great deal depends on local circumstances and the importance of particular trades, 58, 59——Fees paid for proceedings before the Conseil, and by whom paid, 59, 60.

Branch Schools. See *Schools of Art and Design*, 3.

Bricks. Limitation to which brick-making is subject in England is a great impediment in the way of development of Art in that particular manufacture, *Rep.* II. *p.* vii. *Papworth* I. 1298–1301——Permission to make them in any form would be a great benefit to architectural beauty, *Papworth* I. 1298——The duty on bricks operates prejudicially in sustaining Art, *Barnes* I. 1424–1427; *Cockerell* I. 1474–1477.

Bristol. School for the encouragement of the Fine Arts should be established there, *Cockerell* I. 1478.

British Artists, Society of. Hanging committee of the British Institution is not composed of artists, *Martin* II. 720——All artists sending pictures there are allowed the privilege of retouching them after they are hung, *Martin* II. 722, 723——Its management is very much influenced by the Royal Academy *Martin* II. 741–745——Purposes for which it was formed and effect of its institution on the Fine Arts, *Papworth* I. 1277–1279 *Hofland*, II. 1296–1300——Petition of the Society of British Artists against the proposal of granting rooms in the National Gallery to the Royal Academy, and evidence as to the injury likely to arise to that society therefrom, *Rep.* II. *p.* ix. *Hurlstone* II. 754–760.
See also *Artists.*

British Gallery. Advantage of the British Gallery; obstruction thrown in the way of its establishment by the Royal Academy, *Haydon* II. 1079, 1080——Royal Academy did not throw any impediment to its formation, but, the contrary, they rendered every assistance in their power to its establishment, *Howard* II. 2117.

British Museum. Condition on which the Royal Academy presented the architectural casts of the late Sir Thomas Lawrence to the British Museum, *Shee* II. 1980——No student is allowed to draw at the British Museum without a recommendation from an academician, *Foggo* II. 1375——A fine collection of small tombs in the British Museum, *Paul* II. 2077.

Broad Silks. See *Silk Manufactures.*

British School of Art. See *National Gallery.*

Bronze Manufactures. Superiority of the French in the articles of bronze to be attributed to the facilities afforded to persons of all classes in France for acquiring a knowledge of the art of design, *Butt* I. 551, 562–575——Articles in bronze not of sufficient importance to demand the assistance of Art to be paid for at the same rate as it is for manufactures in

Bronze Manufactures—continued.
silver and other costly materials, *Butt* I. 559, 560–562——The finest bronzes in existence are derived from the ancient Greeks, *Wyon* I. 1731——English designs in bronze are extremely deficient, and the French are very beautiful, *Paul* II. 2108——No school for instruction in the working of bronze, *Paul* II. 2108, 2109.

Bruges. Nature of the instruction given in the academy at Bruges, and the manner in which it is conducted, *Barnes* I. 1365, 1394–1398, 1400–1404——There is no examination of students before they are admitted to the school at Bruges, *Barnes* I. 1367.

Brussels. Witness has some pictures from Brussels at the present time to line, *Peel* II. 820.

Buhl, Manufacture of. If a buhl manufactory was established it would have an immense sale; nature of the manufactory, *Paul* II. 2114.

Bulletin des Lois. Patents have no legal effect till inserted in the Bulletin des Lois, *Bowring* II. 49.

Buonaparte, Napoleon. The circulation of the different medals struck by his order in relation to historical events gave great encouragement to Art in France, *Wyon* I. 1737.

Burke, Mr. His opinion that there was no chance for Art in this country till statesmen were educated on principles of taste, *Rep.* II. *p.* vii.; *Haydon* II. 1099–1103.

Burnett, John. (Analysis of his Evidence, II. 921–957.) Pupils sent from different countries to England for the purpose of learning the art of engraving, 923, 924——No attention or respect paid to engravers in this country, 924——No engravers of eminence will put down their names as candidates for the Royal Academy, 924——Engravers of France are full members of the National Institute, 924——Opinion that there is more talent in Great Britain connected with the Fine Arts than in any place in the world, 927–931——Not the same accommodation for studying historical painting at the Royal Academy as there is at Rome, and evidence thereon, 933–938——Suggestions for advancing the art of engraving, 939, 956, 957——Greater quantity of engravings now than formerly, from the introduction of engraving on steel, 941, 942——Engraving is not so much advanced in France as in this country, 943——Too many students in engraving; they are not well stocked with elementary education, 944, 945, 952, 953——Great want of institutions for affording elementary education as connected with the Arts, 946–949——Drawing should form part of a national education, 948, 949.

Butt, Robert. (Second Examination, I. 535–618.) For First Examination, see *Howell, John.* Superintendent of the bronze and porcelain department of Messrs. Howell & James, Regent-street, 535–539——In most of the metallic manufactures the French are superior to the English in their designs, 542–544, 551——Designs of the French in fancy articles of porcelain decidedly superior to our own, 545–550——English manufacturers far superior to the French in their designs for articles of silver, gold and iron, and reason thereof, 552–561——Articles in bronze not of sufficient importance to demand the assistance of Art to be paid for at the same rate as it is for manufactures in silver and other costly materials, 559–560——Superiority of the French in the articles of bronze to be attributed to the facilities afforded to persons of all classes in France for acquiring a knowledge of the art of design, 562–575——Considerable importation of silver filagree work; very good works in silver filagree executed in this country, as good as Spanish or American, but inferior to the Indian, 576–578.

Suggestions for putting the English manufacturer on an equal footing with the French, with respect to design and a knowledge of Art, 582–589——Extent of protection afforded to models or casts in bronze and other metals as represent human figures or figures of animals, 590–602——Protection should be afforded to all original models, whether representing any object in nature or mere fanciful designs, 602, 604, 605——Plan for recording new designs and models in England, and evidence thereon, 606–610——Superiority of English manufacturer over the French in jewellery to be attributed to the great encouragement afforded in England to the manufacture of expensive articles of jewellery, 611–616——France excels England in inferior ornaments of jewellery, 616–618.

C.

Calico Printers. Artists employed by them do not show much originality of design or correctness in drawing in their patterns, *Papworth* I. 1248.

Capital. See *Alsace. English Manufacturers.*

Cards. High duty on Paper prevents the manufacturer from changing his patterns, *Rep.* II. *p.* vii. *Guillotte* I. 844.——The English weaving cards are superior to the French, *Guillotte* I. 845.

Carlisle. See *Provincial Exhibitions.*

Carpet Manufacturers. Artists employed by them do not show much originality of design or correctness in drawing their patterns, *Papworth* I. 1248, 1249.

Carpet Manufacture:

1. *Generally.*
2. *In Scotland.*

1. *Generally.*

All designs, as regards carpets, are copied from the French, *Hay* II. 425, 426——Designs for carpets have very much improved, *Morant* II. 572.

2. *In Scotland.*

Great improvement in the carpet manufacture of Scotland, *Skene* I. 1169, 1171–1187——Great want of originality in the designs for carpets in Scotland, and causes to which attributable, *Hay* II. 460–463——The best Scotch carpets, with respect to design, are manufactured in Edinburgh, *Hay* II. 417–421——The manufacture of Turkey carpets has been exceedingly successful in Scotland, *Skene* I. 1171——The French design for carpets has been successfully introduced into Scotland, *Skene* I. 1171, 1175——There is a greater variety of colours in the Scotch than in the French carpets, *Skene* I. 1175, 1176——The French velvet carpets have been successfully manufactured in Scotland, *Skene* I. 1177–1179, 1184–1187.

Cartoons of Raphael. They might be removed from Hampton Court for the purpose of being exhibited in the National Gallery, *Rep.* II. *p.* x. *Wilkins* II. 1225–1230——Very advisable that they should be removed from Hampton Court to London and placed in the National Gallery for exhibition, *Woodburn* II. 1743–1744, *Solly* II. 1875–1878——They would not be injured by being removed, *Rep.* II. *p.* x. *Solly* II. 1878; *Haydon* II. 1880——Sum paid by witness for permission to copy them, *Foggo* II. 1375–1379.——Very impolitic to remove them, *Seguier* II. 1622–1624. 1646–1650.

Carvers. Very few good carvers in London, *Morant* II. 501.

Carvings in Wood. Very great encouragement given to wood carving, in consequence of the instructions that have been given in that branch of the Arts, *Paul* II. 2113.

Casts, Collection of. There is no collection of casts in London to which an artist can have access, *Rennie* I. 963. ——Should be transmitted from London to the provinces and *vice versâ*, *Rennie* I. 959.——Very advantageous to diffuse casts from the antique and good prints through the large towns in this country, *Paul* II. 2068.——Opinion that galleries of casts being open to the public at large would be attended with very great advantages, *Cockerell* I. 1478.——That at Birmingham is not accessible to the public at large, *Howell* II. 103–106.——There is a good collection of casts from antique sculpture connected with the School of the Society of Arts at Birmingham, *Wyon* I. 1684.——Architectural casts of the Royal Academy allowed to get black and disfigured; they are never placed before students, *Donaldson* II. 1239, 1240; *Shee* II. 1980.——Sum paid by the Royal Academy for the architectural casts of the late Sir Thomas Lawrence, *Shee* II. 1980.——Operatives of Worcester are very desirous of obtaining a collection of casts, *Howell* II, 77.

See also *Architectural Casts.*

Castings in Iron. The English manufacturers excel the French in designs for castings in iron, *Butt* I. 544.——The castings in metal in this country are in many instances too gross from the want of chasers, *Papworth* I. 1236.——Have displaced the florid and more elaborate style of our ornamental work, *Cockerell* I. 1431.

Castlereagh, Lord. Application made by him to the Royal Academy respecting the disposal of a sum of money devoted to a monument for Waterloo, to which they returned no answer, *Haydon* II. 1106.

Catalogue Raisonnée. Very desirable to have a Catalogue Raisonnée attached to all galleries, *Rep.* II. *p.* ix. *Woodburn* II. 1717–1724.

Cellini. The gold and silver works of Cellini and his time are eminently beautiful, *Wyon* I. 1731.

Cemetries. Very great improvement with regard to ornaments and monuments used in the cemetry in the Harrow Road and other places, *Paul* II. 2076–2084, 2086–2088.

Chancery, Court of. An injunction from this Court has always been found sufficient to protect a pattern of printed goods, *Gibson* I. 393.——Would not be a fit tribunal to decide upon the priority of the invention of a work of Art, *Wyon* I. 1777.

Chantry, Sir Francis. His opinion on the models produced by witness's house, *Smith* I. 104.——His opinion that some protection should be afforded to inventors of new designs, *Smith* I. 151.

Chasers. Not many eminent chasers in this country, *Papworth* I. 1236.

Cheap Publications. Have had a very beneficial effect in improving the minds and habits of mechanics, *Rep* II. *p.* vi.; *Smith* I. 657.

Chemistry. See *Colours.*

Cheverton, Mr. Very little demand for works manufactured by Mr. Cheverton in consequence of the art being so little known, *Cowper* and *Cheverton* II. 624–628.——Whether an extensive demand of the works manufactured by him would lead to a reduction of the price, *Cowper* and *Cheverton*, II. 629–631.

See also *Cowper*, Mr. *Ivory*.

China. Risk in the China trade is so great that cheapness is not to be obtained, *Howell* I. 80–82.——Some of the forms in the French and German china are beautifully designed, *Papworth* I. 1296.

China Painting. Is reduced to a very low ebb in consequence of the deficient knowledge in drawing and the Arts in general, *Rep.* II. *p.* iii.; *Martin* I. 912–918, 926–928—— Might become an extensive means of developing designs, *Martin* I. 932.

Clint, George. (Analysis of his Evidence, II. 958–1049.)—Painter and formerly an associate of the Royal Academy, 958, 959——Causes which induced witness to resign the Associateship, 960–969——Evidence respecting the mode of conducting the elections of the Royal Academicians, 973–986——Very improper that the Royal Academy should possess the power of disposing of the honours of the profession, and remedies proposed for doing away with it, 987–997——Opinion on the general policy of the Royal Academy as regards their elections, and the mode of conducting them, 1001–1024——Many instances of distinguished artists who have failed in securing admission at the Royal Academy, 1007, 1008——Emoluments arising from the rank of a Royal Academician, 1029–1035——Pensions allowed to associates and academicians and their widows, 1033–1035——Architects are very unjustly used by the Royal Academy, 1038–1042—— Architects have been compelled to establish an institution of their own, 1043——Science of architects will flourish more under free institutions than under the old academical system, 1044——Whether Mr. Barry is eligible to be elected a Royal Academician, 1045–1049.

Coach Painting. Great deficiency in drawing and colouring of coach panels, *Martin* I. 908–911.

Coade & Sealey, Messrs. Have changed their plan of employing artists of eminence, and taken those of an inferior class, *Smith* I. 676.

Cockerell, Charles Robert. (Analysis of his Evidence, I. 1428–1482.)—Architect to the Bank of England and an associate of the Royal Academy, 1428–1429——Great difficulty in procuring efficient assistants in the decorative part of architecture, and causes which have operated to produce that difficulty, 1430–1438——Great want of instruction in the art of design among all our manufactures, and examination thereon, 1439–1441——In what particulars the foreigner exceeds the Englishman in the manufacture of porcelain, 1442–1445, 1448–1450—— Number of painters sent annually from Paris to Rome to study, and at whose expense, 1447——There is sufficient talent in this country, but a want of opportunity of obtaining a more correct knowledge of design, 1451, 1452——Relative state of Arts as applied to manufactures in England and the Continent, 1453–1456.

Advantages that would be derived by artisans from the opening of public galleries and museums free, 1457, 1458——It is not compatible with the occupations of artisans that the knowledge of correct principles of design should be encouraged, 1460——The ancients dwelt much upon the importance of the connexion between manufacture and Arts, and evidence relative thereto, 1461——Great want of protection exists for the invention of the artists, 1464–1466——Protection should vary with the necessities of the case, and evidence thereon, 1467–1471——Injurious effects of the high duty on moulded bricks, 1474–1477——Opinion that galleries of casts, botanical gardens and museums of natural history being open to the public at large would be attended with very great advantages, 1478——Class of persons frequenting the drawing academy at Birmingham, 1478, 1479 ——Very great improvement in the public taste within the last 20 years; continental taste is purer than ours, 1480, 1481.

(Analysis of his Evidence, II. 2189-2247.)—Member of the Royal Academy, 2189—— Witness would not limit the competition among artists in the design and execution of public works, and examination thereon, 2190–2198——Mode of appointing a proper tribunal to consider of the productions of artists, and class of persons who should compose it, 2201–2204——Decisions of the ancients were based a good deal on public opinion with regard to architecture, 2205–2207——Aristocratical principle of our Government has been especially illustrated with regard to the commissioners appointed to decide on public works, 2207, 2113, 2223–2226——Mode of ascertaining the opinion of the public on works of architecture, 2214–2222——No doubt the character of the country has suffered very materially in reputation from that system of ill-regulated competition, 2225, 2226.

Constitution of the tribunals in France to decide on public works is decidedly preferable to that adopted in England, 2228, 2229——Effects of the incompetency of the tribunal is to injure the Art, the character of the country and the meritorious professor, 2230–2232——Programme offered to competitors on the occasion of the House of Commons was a model in most respects; principal points in which it was deficient, 2232–2234——Opinion that in all important competitions the name of the artist should be affixed, 2237, 2238——Judgment of the tribunal ought to be written opinions, and reason therefore,

Cockerell, Charles Robert. (Analysis of his Evidence, I. 1421, 1482.)—*continued.*

therefore, 2239——Architecture has by no means gained as an art, but the contrary; the principles of architecture have not been so well understood as they were formerly, 2240–2246——Taste in architecture is more under the control of fashion than the direction of principle in England, 2241, 2242.

Cockerell, Mr. *R. A.* Application made by him to the Royal Academy to become a member of the Institute of British Artists was refused, *Donaldson* II. 1252——Particulars respecting the refusal of the Royal Academy to sanction his becoming a member of the Society of British Architects, *Shee* II. 1992.

Coins. Opinion that the copper coinage of the country should, to a certain extent, be made historical, *Wyon* I. 1738—It might be attended with inconvenience to the public if the designs for the reverses of the gold and silver coinage were frequently changed, *Wyon* I. 1740——A threepenny peice in silver very desirable, *Wyon* I. 1748.

Coins, Collectors of. They have very much increased of late years, *Wyon* I. 1746, 1747.

Collections. See *Angerstein Collection. Casts, Collection of.*

Colours. Manufacturers of France in the habit of consulting with certain individuals on the formation of colours, *Morrison* I. 219——In many instances the permanency of colours is in favour of English manufacturers, *Harrison* I. 471–474——Great quantities of the goods exported from France are not permanent in colour, *Skene* I. 1156——Great improvement in English colours of late years, *Howell & Butt* I. 426, 427——The French are more skilful than we are in the combination of colours, and in chemistry, as connected with manufactures, *Morrison* I. 194; *Spalding & Smith* I. 309–314; *Skene* I. 1154——Foreigners are superior to the English in the adjustment of colours, *Cockerell* I. 1442——But few workmen that can contrast colours to produce a good effect, *Morant* II. 514——Instruction given in the Gewerbe Institute as to the preparation of colours, *Waagen* I. 51–53——Very desirable if instruction given to persons connected with paper staining as to mixing colours, and evidence thereon, *Crabb* I. 1060–1064.

See also *Carpet Manufacture,* 2. *Dyes.*

Commissions. See *Works, Public.*

Competition. Effectual measures being taken to connect the Arts with the manufactures of the country, the only means of giving free power of competition to the English manufacturer, *James* I. 354–356——Is decidedly essential in the Arts, *Rep.* II. *p.* viii. *Foggo* I. 724, 725; *Hofland,* II. 1269–1271——Foreign competition has tended to improve the manufactures of Coventry, *Howell* II. 133——Opinion that free competition would be more likely to advance the Fine Arts than granting privileges to any body of artists in endowing any institution, *Rep.* II. *p.* viii.; *Rennie* II. 725——No doubt the character of the country has suffered very materially in reputation, from the system of ill-regulated competition, *Cockerell* II. 2225, 2226——Opinion that in all important competitions the name of the artist should be affixed, *Cockerell* II. 2237, 2238.

Conseil de Prud'hommes. Constitution thereof, and nature of its jurisdiction, *Rep.* II. *p.* vii.; *Toplis* I. 1573; *Bowring* II. 47-65——Trades which are subject to its jurisdiction, *Bowring* II. 48——Number of cases of infringement of patents, &c., decided by them in 1835, *Bowring* II. 54——In the organization of the Conseil a great deal depends on local circumstances, and the importance of particular trades, *Bowring* II. 58, 59.

See also *Appeals. "Experts."*

Conservatoire des Arts et Metiers. Is being remodelled, *Toplis* I. 1515.

Cook, Mr. *Richard.* Has never exhibited a picture since he was elected a Royal Academician, *Clint* II. 1013–1017.

Copying Room. See *National Gallery,* 1.

Copyists. Persons engaged in copying French patterns in Spitalfields are people of no education, *Gibson* I. 368-370.

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1. *Want of protection for.*
2. *Suggestions for protection of.*

1. *Want of protection for.*

Advantage possessed by the French over the English artists as regards protection to copyrights, *Foggo* I. 683–693——Want of protection for copyrights a subject of great complaint among artists, and suggestions thereon, *Rep.* II. *p.* vii.; *Martin* I. 943-946——Manufacturers very much dissatisfied with the present state of the law respecting copyrights, *Rep.* II. *p.* vii.; *Howell* II. 137–140——Evidence respecting the want of protection afforded to copyrights, *Henning* I. 851-864, 878–880; *Martin* II. 764–768——Opinion in the lace trade that the copyright of patterns is not recognized by law, *Millward* II. 155–157.

Copyrights—continued.

2. *Suggestions for the protection thereof.*

Suggestions for protecting copyrights, *Foggo* I. 694–696[a]; *Henning* I. 851–864, 878–880; *Millward* II. 171–178, 198–201——Duration of the copyright should be in proportion to the talent displayed, and the importance of the object, *Foggo* I. 696[b]–698——Should remain in the person of the designer so long as he lives, and of his heirs so long as they possess the works, *Martin* I. 946——All false copies found in any part of the United Kingdom after copyright has been fixed, should be seized, *Martin* I. 946.

See also *America. Designs. Patterns. Protection for Works of Art.*

Cotton Manufacturers. Very great improvement in the cotton manufactures in Prussia, particularly as regards the excellence of their patterns, *Waagen* I. 51–79——Superiority of cotton manufacture of Alsace, *Bowring* II. 3.——The best English designs are those in cotton goods, *Guillotte* I. 836.

See also *Alsace. Copyrights. Designs. Patterns.*

Coventry. Great desire among master manufacturers and operatives for instruction in the Art of Design, *Rep.* II. *p.* iv.; *Eld* I. 493–498, 501–507, 518–530——The desire for additional means of instruction existed in a more extended manner in Coventry than in Worcester or Birmingham, *Rep.* II. *p.* iv.; *Howell* II. 127, 132 ——Manner in which manufacturers of Coventry are supplied with designs, *Howell* II. 130.——Result of witness's inquiry as to the state of Arts as connected with manufacture in Coventry, *Howell* II. 128.

See also *Competition. Designers. Drawing*, 4. *Mechanics' Institution. Schools of Arts and Design*, 5.

Cowderoy, Mr. Shawls manufactured by him have been discontinued for some years; they were made entirely of spun silk, *Smith* I. 298, 299.

Cow Hair. Has been successfully used in Scotland in the manufacture of carpets, *Skene* I. 1171——It is used in making rugs in Flanders, *Skene* I. 1173.

Cowper, Edward. (Analysis of his Evidence, II. 580–599.)—Patentee of steam printing machines in conjunction with Mr. Applegarth, 580–582——Advantage of the application of Art to manufacture, and facility with which it may be introduced as illustrated by the revival of the Etruscan *terra cotta* works, 585, 586——Difficulties in the way of its introduction, and evidence thereon, 586–590——Advantages of the printing machine in diffusing the principles and illustrations of art, 590–599——Very important that works copied by the printing machine should, as far as can be accomplished, be of the highest excellence, 594–596——Wood engraving has received great encouragement from the cheap publications, 598.

Cowper, Edward, and Mr. *Cheverton.* (Analysis of their Evidence, II. 606–634.)—Diffusion of the Arts not only encourages existing manufacture, but in many cases creates a new one, 606–607——Ivory is not generally applied to the purposes of Art in this country, 608–611——Evidence respecting the manner in which ivory is made applicable to the purposes of Art, 617–623——Very little demand at present for works manufactured by Mr. Cheverton in consequence of the art being so little known, 624–628——Whether an extensive demand would lead to a reduction of the price, 629–631.

Crabb, James. (Analysis of his Evidence, I. 984–1099.)—Designer for ornamenting rooms, 984–986——French papers are superior in design, both in the original idea and in the detail of drawing, 987, 990, 1026–1028——Opinion that if the French printing blocks were conveyed to this country, very few workmen would be enabled to produce the sam pattern with that precision as the French workmen, 991–1000——Advantages to be derived from public galleries being thrown open, 1007–1011——Whether there is an increasing demand for patterns taken from the antique or from classical models now than formerly, 1029–1037——The establishment of schools, for the purpose of instructing persons in the correct principles of Design, would be very beneficial, 1042, 1043——Further evidence as to the superiority of the French over the English in designing patterns for papers, &c. 1047–1059.

Very desirable if instruction given to persons in witness's trade as to mixing colours, and evidence thereon, 1060–1064——Evidence respecting the general want of information regarding the decoration of rooms in England, and suggestions for obviating that want of knowledge, 1065–1078——A botanical garden would be of great benefit to persons of witness's profession, 1078——Advantage that would be derived from opening public galleries and museums at an earlier hour, and suiting the convenience of the mechanic, &c. 1081–1091——The taste for superior decoration is increasing, 1096–1099.

D.

Decorations of Rooms. General want of information regarding the decoration of rooms in England, and suggestions for obviating that want of knowledge, *Crabb* I. 1065–1078——Ornamental works in houses are omitted in consequence of the want of artists to execute them at a moderate expense, *Rep.* II. *p.* iii.; *Papworth* I. 1287, 1288——The taste for superior

Decorations of Rooms—continued.

superior decoration is increasing, *Crabb* I. 1096–1099——The interior decorations of our rooms, as regards papers and other ornaments, are very inferior to the French, *Barnes* I. 1427——Very great confusion of style observed in England in decorations both for furniture and rooms; the desire to obviate it is much better now than formerly, *Rep.* II. *p.* iii.; *Morant* II. 560–562——No school of decoration in this country similar to that of Paris, *Morant* II. 555.

See also *Architectural Ornaments. Designs. French Papers.*

Demand and Supply. There would be a much greater demand if the manufactures of Birmingham were improved, *Wyon* I. 1704–1706——Opinion that an extension of the knowledge of Art would cause a greater demand for articles designed in England, *Papworth* I. 1246, 1247.

Designers. Greater portion of those employed as designers in large towns know very little of the principles of Art, *Morrison* I. 171——Very few persons who are capable of producing good patterns for the lace trade, *Millward* II. 191, 192——Great want of designers among upholsterers, *Papworth* I. 1310, 1311——Very difficult to procure a good designer in England, *Howell* and *Butt* I. 415–422——Necessity for their being acquainted with the manufacturing branch of the business, *Harrison* I. 459; *Wiley* I. 803–807——The knowledge of Art among ornamental designers of Birmingham is susceptible of improvement; principal defects therein, *Wyon* I. 1676-1683——Great number of designers in Birmingham; they have not sufficient encouragement, *Wyon* I. 1701–1703——There are no designers at Coventry, *Howell* II. 130.

See also *Botany.*

Design, Arts of. Very desirable to extend a knowledge of Design among the population, *Howell* and *Butt* I. 435——Plan for recording new designs and models in England, and evidence thereon, *Butt* I. 606-610——Evidence respecting the manner of adapting designs to the loom, and superiority of the French over the English therein, and causes which occasion it, *Guillotte* I. 819-825——Not sufficient encouragement given in this country to the Art of General Design, *Papworth* I. 1217–1221, 1229-1232——Opinion that the Arts of Design are so extensively useful to all classes of operatives, that after the first elements of teaching, that of Design should form a necessary concomitant of education, *Toplis* 1549–1551——Great improvement in designs for gold and silver ornaments, *Papworth* I. 1233–1237——Defective state of the designs in the manufacture of silver or plated articles in Birmingham, and causes thereof, *Wyon* I. 1672–1675.

Designs would be improved if the artists were better educated, *Wyon* I. 1704——Great want of instruction in the Art of Design among all our manufactories, and examination thereon, *Cockerell* I. 1439–1441——The English are not behind the French in Design as applied to manufactures, except in a very few branches, and grounds on which witness founds that opinion, *Robertson* I. 1594–1596——Artists in this country are superior in most branches of the Fine Arts in reference to designs for metals to those on the Continent, *Wyon* I. 1753——Great number of designs for which the French have the credit are the production of English artists, *Robertson* I. 1596——Evidence respecting the advantages to be derived from the multiplication of copies of good designs, *Robertson* I. 1664–1666.

Forms an integral part of the national education in Bavaria, *Rep.* II. *p.* iv.; *Von Klenze* II. 2249, 2250——Designs for the Lyonese fabrics are invariably made from living plants and flowers, *Bowring* II. 15, 16——Not in the power of the manufacturer to produce new designs at a cheap rate, *Howell* II. 78–82——Examination as to the basis or principle of the Art of Design, and manner in which it can be practically taught, *Sass* II. 205–212——Not sufficient attention paid to the theory or principle of Art in this country, *Sass* II. 213, 214——Great difficulty in procuring a sufficient number of good designs for decorations for houses, *Morant* II. 499, 500——Difficulty after designs are obtained in procuring workmen to execute them, *Morant* II. 499, 504.

See also *English Manufactures*, 1. *Schools*, 1.

De Tabley, Lord. Did not confine his encouragement of Art to works of the Royal Academicians, *Martin* II. 881–882; *Howard* II. 2117.

Donaldson, Thomas Leverton. (Analysis of his Evidence II. 331-370.)—Honorary Secretary to the Institute of British Architects, and corresponding member to the French Institute and several foreign academies, 331——Great advantage would be derived from the formation of schools for the education of workmen, 333-334——Course of education necessary to enable a workman to understand so much of Art as is connected with his trade, and examination thereon, 335–346——Opportunities being afforded to workmen to study models, would give additional beauty to the formation of their machinery, 348——Publication of works containing engravings of specimens would be of advantage to workmen, 349–353——Countries in which the various branches of architecture are most advanced, 356–363——School of decoration at Milan is a very good one, having very superior professors, 360——Advantages from giving lectures on the general history of Art, 365——Difference in the cost of executing works of Art in this country and others, and cause to which attributable, 368–370.

Donaldson, Thomas Leverton.—(Analysis of his evidence, II. 331–370.)—*continued.*

(Second Examination II. 1233–1254.)—Honorary Secretary of the Institute of British Architects, 1233——Advantages conferred on architecture by the Royal Academy are possessed in common with the students in painting and sculpture, 1235——The lectures on perspective are entirely useless, 1236——Lecturers should not be continued more than two years, 1237——The privilege of attending the library of the academy is a great advantage to architects, 1238——Architectural casts were allowed to get black and disfigured, they were never placed before students, 1239, 1240——Prizes given by the academy created a stimulus, which was counteracted from the incompetency of the tribunal, 1241——System of architectural education is totally inadequate to the purpose; necessity for a public academy for architecture, 1242–1250——Injurious effect from restricting the number of academicians as regards architecture, 1252——Members of the Royal Academy cannot become members of any other institution, 1252——Manner in which architectural drawings have been exhibited in the Royal Academy is a subject of great complaint, 1254.

Drapery. Great want of taste in this country in arranging drapery, *Papworth* I. 1312–1315.

Draughtsmen. But few fancy draughtsmen in London, *Stothard* II. 259–263.

Drawing:

1. *Generally.*
2. *Necessity for instruction therein.*
3. *Want of schools for teaching it.*
4. *In Birmingham and Coventry.*
5. *In Scotland.*
6. *In places abroad.*

1. *Generally.*

Superiority of the French in correctness of drawing, may be attributed to the various Schools of Design as established in Paris, *Foggo* I. 703–714; *Millward* II. 183, 184—— As regards the lace trade, the drawings are contemptible compared to what they were 20 years ago, *Millward* II. 181, 182——Instruction therein has become very general, *Sass* II. 217, 227–229——Considerable want of knowledge of drawing among mechanics, *Robertson* I. 1589——Is taught upon erroneous principles in England, *Stothard* II. 289.

2. *Necessity for instruction therein.*

It should form a portion of national education, *Rep.* II. *p.* vii.; *Waagen* I. 75–79; *Morrison* I. 249, 250; *Henning* I. 865–867; *Papworth* I. 1277–1286; *Bogaerts* I. 1483; *Burnett* II. 948, 949; *Haydon* II. 1092–1094—— No class of workmen but require instruction in drawing; it presupposes a collection of examples which should be very choice though not numerous, *Donaldson* II. 335——The use of the pencil cannot be introduced too early, *Morrison* I. 249——Instruction in drawing is requisite for every station in life, *Martin* I. 924——Essentially necessary for the purpose of reviving a more pure style among artists, *Papworth* I. 1277–1286——Drawing from the round is the only species of study which is requisite to form an artist, *Rep.* II. *p.* vii.; *Skene* I. 1128.

3. *Want of schools for teaching it.*

There are no national schools where students can obtain instruction or practise ornamental drawing, *Smith* I. 632——Great want of a school for instruction in the elementary art of drawing, *Paul* II. 2959–2967——Great number of private academies for drawing and modelling ornaments; they are very insufficiently furnished with the means of instruction, *Smith* I. 639–642.

4. *In Birmingham and Coventry.*

Operatives of Birmingham do not avail themselves of the Society of Arts there, but employ drawing-masters, *Howell* II. 112–114——Number of persons attending the drawing school established at Birmingham, *Cockerell* I. 1478——There is drawing class attached to the Mechanics' Institution at Coventry to which members only are admitted, *Eld* I. 491–492.

5. *In Scotland.*

The Board of Trustees for Manufactures in Scotland established a school for drawing about 70 years since, *Skene* I. 1105——Number of pupils admitted to the drawing school established by the Board of Trustees for the encouragement of manufactures in Scotland, and mode of election, *Skene* I. 1105–1112——School for teaching pattern drawing established at Dunfermline, and reason it was discontinued, *Skene* I. 1114–1118——There is a drawing class attached to the School of Arts in Edinburgh, *Hay* II. 403.

6. *In places abroad.*

All the students of the Gewerbe Institute in Berlin must attend the drawing school, *Waagen* I. 54——Is taught in the National School at Prussia, *Waagen* I. 75–79—— In every village school in Bavaria drawing is taught, *Von Klenze* II. 2248–2254, 2255.

Drawings. See also *Architectural Drawings.*

Drawing School. See *Schools of Art*, 5.

Dresden. The art of painting has very much declined among the artists frequenting the gallery at Dresden, *Waagen* I. 91. Pictures are placed too high in the gallery there, *Woodburn* II. 1696.

Dublin, Schools should be established there for the encouragement of the Fine Arts, *Cockerell* I. 1478.

Dumfermline. School for teaching pattern drawing, established by the Board of Trustees in Scotland, was discontinued, from the refusal of the manufacturers there to contribute towards its support, *Skene* I. 1114.

See also *Drawing*, 5.

Durer Albert. Possessed the art of transferring his designs after they had been stretched on paper immediately into metallic relief, *Robertson* I. 1635.

Duties. Taking those on paper off would be attended with great advantage to the progress of the Fine Arts, *Robertson* I. 1655-1657, 1663——Repeal of the paper duty will encourage the use of inferior patterns, *Morant* II. 573–579.

See also *Paper Duty.*

Dyes. The dyeing of colours has very much improved of late years, *Harrison* I. 472——Very great improvement in dyes, in Scotland, of late years, *Skene* I. 1165——Improvement in the mode of dyeing of late years in Norwich, and causes to which attributable, *Barnes* I. 1420–1423——The English are superior to the French in blacks, greens and violets, *Smith* I. 312, 313——French dyes are superior to the English, *Skene* I. 1155, 1156- —The French dyes are more brilliant than the English, though many of the latter are more permanent, *Spalding* and *Smith* I. 311–314——Where there is an apparently greater beauty in the French dyes they are much less permanent than those of England, *Guillotte* I. 848——Instances of French colours having wholly faded after a few weeks' wear, *Guillotte* I. 848——The Swiss are very superior to the English in point of dyeing, *Skene* I. 1156.

E.

Eastlake, Mr. His election as an academician took place while he was at Rome, *Clint* II. 1023.

Ecole Industrielle. Number of professors in the Ecole Industrielle of Geneva, *Bowring* II. 43.

Edinburgh. Schools for the encouragement of the Fine Arts should be established there, *Cockerell* I. 1478——There is a general want of cheap Art in Edinburgh as applicable to the purposes of ornamental work and decoration, *Hay* II. 391–412.

See also *Drawing*, 5.

Education. Scientific education among the middling classes in France far superior to that afforded in this country, *Morrison* I. 223——Superior education of the working classes in Scotland to those of England, *Morrison* I. 237——Very desirable that every branch of Art should be taught, particularly botanical drawing, *Rennie* I. 957——It is possible to make instruction in Design, to a certain extent, a part of national education, and advantages that would be derived therefrom, *Wyon* I. 1720–1727.——Early instruction is highly desirable to make the mechanic, whose trade is connected with Design, an artist, *Stothard* II. 245–247——Objection to the present system of education generally, *Stothard* II. 280–282——Suggestions for the formation of a general system of education for the mechanic, *Stothard* II. 288, 289——Course of education necessary to enable a workman to understand so much of Art as is connected with his trade, and examination thereon, *Donaldson* II. 335–346——Examination as to the best line of study for persons intended for house painters and decorators, *Hay* II. 430–446, 490–496——System of architectural education is totally inadequate to the purpose, *Donaldson* II. 1241–1250.

See also *Bavaria. Belgium. Berlin. Elementary Education. Gewerbe Institute. Labouring Classes. Schools of Art and Design.*

Eld, George. (Analysis of his Evidence, I. 482–534.) Mayor of Coventry, and resident at Foleshill near Coventry 20 years, 482–483——Number of persons in Foleshill engaged in the riband trade, and number acquainted with the Art of Design, 486–489——Drawing class connected with the Mechanics' Institution at Coventry, to which subscribers only are admitted, 491–492——Petition to Parliament from inhabitants of Foleshill praying for assistance towards establishing a School of Design there, as connected with the riband trade; great desire among master manufacturers and operative weavers for such an establishment, 493–498, 501–507, 518–530——The establishment of Schools of Design, on the same principle as school-houses are erected, by the aid of Government advances, would be productive of great advantage, 523–530——There should be a central school for the instruction of teachers, 528–530——Some protection should be afforded to patterns, in order to encourage the invention of new designs, 531–532.

Elementary Courses. Nature and extent of the elementary courses expected from all students of the Gewerbe Institute at Berlin, and length of time they are continued, *Waagen* I. 54, 55.

Elementary Education. Very desirable that Art should, to a certain extent, form part of elementary education, *Morrison* I. 248–254——The formation of schools of elementary science cannot fail to advance both the fine and useful arts of the country, *Toplis* I. 1566——Great want of institutions for affording elementary education as connected with the Arts, *Burnett* II. 946–949——The want of elementary instruction constantly exhibiting itself among artisans, *Hay* II. 479–485.

See also *Engravers. Schools of Art*, 3.

Elgin Marbles. The beauty of them cannot be seen to advantage in the building constructed for them, *Sass* II. 241.

Elizabethan Architecture. It is an imperfect and incongruous imitation of both Grecian and Gothic styles, *Rep.* II. *p.* iii.; *Cockerell* II. 2243–2245.

English Manufacturers:

1. *Generally.*
2. *Opinions relative to the superiority or inferiority of French and English manufacturers.*
3. *Suggestions for placing French and English manufacturers on one footing.*

1. *Generally.*

Ignorance as to Art generally has been a great impediment to the introduction of chemical knowledge among them, *Morrison* I. 219–224——Essentially necessary that the artist manufacturer should study the peculiar manufacture to which he is going to devote himself, *Von Klenze* II. 2263-2265——English manufacturers are obliged to resort to the Continent for the purpose of purchasing their new designs, and beneficial results therefrom, *Morrison* I. 172, 173——Of England have no means of obtaining designs excepting by copies from the French, *Smith* I. 273——Very great complaint among manufacturers of the want of adequate assistance for their purposes in design, *Papworth* I. 1253——Complain that Art is too dear to make it an element of their manufacture, *Rep.* II. *p.* iv. *Stothard*; II. 255.

2. *Opinions relative to the superiority or inferiority of French and English manufacturers.*

Great attention paid by the French manufacturer to the subject of his patterns, *Morrison* I. 174-176——The English manufacturers far superior to foreign countries in respect of the general manufacture, but greatly inferior in the Art of Design, *Morrison*, I. 165–167——Superiority of foreign manufacturers in Art to be attributed to the want of public schools in England for teaching the Art of Design, *Morrison* I. 168–177——Are decidedly inferior to the French in designs and patterns for fancy silks, *Harrison* I. 455–470——The French manufacturers attend in London with their patterns for the inspection of the trade, while the trade are obliged to furnish English manufacturers with patterns, *Smith* I. 276–284——Advantages of the French manufacturers over the English in obtaining their patterns from practical men, *Spalding* and *Smith* I. 301–308.

3. *Suggestions for placing French and English manufacturers on one footing.*

Suggestions as to the best means of encouraging a knowledge of Art among English manufacturers, *Morrison* I. 195–207——Suggestions for putting them on an equal footing with the French with respect to Design and a knowledge of Art, *Butt* I. 582–589——Suggestions for enabling the English manufacturer to compete with the French in goods where a knowledge of Art and Design is necessary, *Rennie* I. 953–972——Are enabled from the amount of their capital and the capabilities of their machinery to produce a greater quantity of goods than the manufacturer of any other country, *Robertson* I. 1598.

English Manufactures. See *Jewellery.*

Engravers. No engravers of eminence will put down their names as candidates for the Royal Academy, *Burnett* II. 924; *Pye* II. 1326–1328.——All classes of engravers, except die engravers, are excluded from academic honours, *Rep. p.* ix.; *Pye* II. 1308–1311——No attention or respect paid to engravers in this country, *Burnett* II. 924——In France are full members of the National Institute, *Rep. p.* ix.; *Burnett* II. 924; *Pye* II. 1309——Art is greatly indebted to engravers for the diffusion of works, *Haydon* II. 1098——Great increase in the demand for them, *Pye* II. 1321.

Engraving, Art of. Pupils are sent from different countries to England for the purpose of learning the art of engraving, *Rep.* II. *p.* ix.; *Burnett* II. 923, 924; *Pye* II. 1312——There are too many students; they are not well stocked with elementary education, *Burnett* II. 944, 945, 952–953——Suggestions for advancing the art of engraving, *Burnett* II. 939–956, 957——State of the art in England and causes to which the success of the English artist may be attributed, *Pye* II. 1312–1322—— Efforts made by witness and Mr. Heath to place engraving on the same footing in this country as it stands abroad, and manner it was received by the Royal Academy, *Landseer* II. 2046——The re-discovering of engraving in metallic relief has long been a desideratum among artists, *Robertson* I. 1635——The art of engraving is not so much advanced in France as in this country, *Burnett* II. 943.

Engravings. The high duties on glass have restricted the adoption of engravings as ornaments in dwelling houses, *Rep.* II. *p.* viii.; *Pye* II. 2187——Are exhibited in the exhibitions at Paris but not in England, *Pye* II. 1351——Advantages to be derived from a room in the National Gallery being appropriated to the exhibition of engravings, *Rep.* II. *p.* x.; *Burnett* II. 939; *Pye* II. 1352——Number produced with a common roller press, and number that could be printed from a plate in metallic relief, *Robertson* I. 1664——Publication of works containing engravings of specimens would be of advantage to workmen, *Donaldson* II. 349–353——Greater quantities of engravings now than formerly, from the introduction of engraving on steel, *Burnett* II. 941, 942——Extensive collections of engravings purchased by the Royal Academy for the information of students, *Howard* II. 2118.

Etruscan Works. See *Terra Cotta Works.*

Excise Laws. Are a great obstacle to any improvement in glass painting, *Martin* I. 938——In the manufacture of glass, *Toplis* I. 1580.

See also *Glass.*

Exclusive Rights. See *Juries.*

Exhibitions, Public:

I. *Generally.*
II. *Advantages derived therefrom.*
1. *In England.*
2. *In France.*
III. *Whether they should be opened gratuitously or not.*

I. *Generally.*

Should be appointed by the Government and not confined to London, *Waagen* I. 96——Very desirable that exhibitions should contain the finest specimens of manufacture from all parts of the world, *Rep.* II. *p.* v.; *Rennie* I. 971, 972——There are no open galleries in Norwich for the exhibition of works of Art except the academy; and advantages the artists would derive if there were any, *Barnes* I. 1338–1356——An annual exhibition of modern works of Art in Birmingham, *Wyon* I. 1686——The exhibition of carpets and silks in Scotland has tended to improve the Arts there, *Skene* I. 1200–1202, 1205–1213——Opinion that the exhibitions of Art made in large towns in this country are not productive of very great advantages, *Bowring* II. 36–40.

II. *Advantages derived therefrom.*

1. *In England.*

No doubt that admitting the public, especially the working classes, to see fine collections of works of Art has been eminently useful, *Morrison* I. 190, 191——Opinion that public exhibitions are the best plan for diffusing taste, *Smith* I. 643.——Advantages to be derived from public galleries being thrown open, *Crabb* I. 1007–1011——Very desirable that all galleries and exhibitions should be opened to the public at reasonable times, *Skene* I. 1189-1197.——Specimens of patterns being exhibited would stimulate invention, *Rennie* II. 1082.

2. *In France.*

Advantages derived in France from the triennial exhibitions of works and manufactures there, *Skene* I. 1203, 1204——The triennial exhibition of France has not had that extensive influence which is sometimes attached to it, *Bowring* II. 41, 42.

III. *Whether they should be opened gratuitously or not.*

The establishment of public exhibitions with a trifling charge for admission would be the means of extending the knowledge of the Arts among the population, *Waagen* I. 96——Highly expedient that exhibitions of works of Art should be opened to artists without any expense, *Rep.* II. *p.* v.; *Smith* I. 643, 662; *Robertson* I. 1646–1649; *Stothard* II. 248——Removal of restrictions as regards access to exhibitions of works of Art be a desirable improvement, *St. Leon* II. 387, 388.

See also *Engravings. Foreign Exhibitions.*

Exhibition Rooms. See *Royal Academy* 5.

Exhibitors. See *Royal Academy* 8.

"*Experts.*" The Conseil de Prud'hommes has the power of nominating experts in disputes of difficulty, *Bowring* II. 57——Pictures offered for sale to the Louvre are submitted to them, *Rep.* II. *p.* x.; *Woodburn* II. 1697–1702; *Solly* II. 1833.

Exposition of Articles of Manufacture. Letter from Mr. Skene to Hon. Lord Meadowbank, dated the 25th November 1829, on the subject of the exposition of articles of manufacture in France, *App. I. p.* 135–138.

See also *Exhibitions* II. 2.

F.

Fancy Goods. In the finer description of fancy goods the French taste is decidedly superior to the English, and causes to which it may be attributed, *Rep.* II. *p.* iii.; *Morrison* I. 167; *Smith* I. 272–275; *James* I. 354; *Robertson* I. 1607–1612; *Bowring* II. 3——Are exclusively imported from France, *Smith* I. 317–320.

See also *Italian Markets. Silk Manufactures.*

Fees. Amount of those paid for proceedings before the Conseil de Prud'hommes, and by whom, *Bowring* II. 59, 60.

See also *Exhibitions Public,* III. *Labouring Classes.*

Felix de Meritis. At Amsterdam has a department for music and philosophical instruments; it is a very fine establishment, *Barnes* I. 1394.

Figured Silks. Considerable increase in the production and consumption of British figured silks within the last year, *James* I. 337–339.

See also *America.*

Filagree Work. Considerable importation of silver filagree work; very good works in silver filagree executed in this country, as good as Spanish or American, but inferior to the Indian, *Butt* I. 576–578.

Fine Arts. See *Ægina. Athens.*

Fines. An infraction of a copyright should be punished by fine, *Gibson* I. 391–394; *Toplis* I. 1579.

Florence. Engravers are admitted to the highest class of members in the academy there, *Rep.* II. *p.* viii.; *Pye* II. 1309.

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Fontaine. His works have contributed very much to spread just ideas of taste in Design, *Papworth* I. 1291–1293.

Foreign Copies; of original works should be seized as smuggled goods, and the possessors treated accordingly, after copyright fixed, *Martin* I. 946.

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Foreign Goods. Importation of foreign articles has diminished since the patterns previously introduced have been copied by English manufacturers, *Morrison* I. 255–257.

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France. Is superior to England in design, *Rep.* II. *p.* iv.; *Howell* and *Butt* I. 425——French people, as a body, are not so satisfied with inferior performances in architecture as the English are, *Smith* I. 667——Facilities in France of instructing artisans in art, and of opening galleries to enable them to study more effectually, I. *Toplis* 1515, 1516, 1519, 1520——Superiority of France, where it exists, is wholly attributable to the application of art and taste to the various raw material of her manufacture, *Rep.* II. *p.* iv.; *Bowring* II. 1–48.

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French Goods. Importation of French silks has nearly ceased from the improvement in English coloured silks, *James* I. 347–351——French silks are not so good as they used to be, either in point of material or workmanship, *Howell* and *Butt* I. 423, 424, 428.

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French Manufacturers. Have frequently received important suggestions for the improvement of patterns from hand-loom weavers, *Morrison* I. 237——Are enabled to get models of great beauty executed at a reasonable rate, *Butt* I. 574.

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Fresco Painting. It might be employed to advantage in the new Houses of Parliament, *Rep.* II. *p.* xi.; *Waagen* I. 98——Has been revived at Munich, *Haydon* II. 1110——Engenders but does not make such perfect works of Art, *Haydon* II. 1111.

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Gallery of Honour. The Royal Academy approved of the exertions made by some of its members for the institution of a gallery of honour, *Shee* II. 1945–1947.

Garvey, Mr. Resigned his diploma from the Royal Academy, *Clint* II. 1009——Did not resign his diploma, but died an academician, *Howard* II. 2117.

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Greece. Some of the most illustrious philosophers and statesmen of Greece were sons of manufacturers, or in some way connected with Fine Arts, *Cockerell* I. 1461——Elementary principles of the schools of Greece, *Sass* II. 239, 240.

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Hurlstone, Frederick, (Analysis of his Evidence, II. 726-777.)—President of the Society of British Artists in Suffolk-street. Inferiority of England in the higher departments of Art to be attributed to the exclusive monopoly possessed by the Royal Academy with respect to the conferring honours and the enjoyment of patronage, 726-736——Law restricting artists belonging to Royal Academy from joining any other society has been strictly enforced, 737——Examination respecting the laws and constitution of the Royal Academy, and injurious manner in which they operate on the profession at large, 737-753——Petition of the Society of British Artists against the proposal of granting rooms in the National Gallery to the Royal Academy, and evidence as to the injury likely to arise to that society therefrom, 754-760——The construction of academies has rather hastened the downfall of the Arts than upheld them, 765-777——Theprincipal artists of t he present day are not the produce of academies, 772.

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Jacquard Mons. The inventor of the Jacquard loom was more than once exposed to assassination in consequence of his invention, but subsequently reinstated, pensioned, and decorated with honours, and evidence thereon, *Bowring* II. 18——Appreciation of his merits by the manufacturers of Lyons to be attributed to their advancement in the Arts, *Bowring* II. 18, 19.

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Jennings & Co., Messrs. Instruction afforded by them in the japan trade has been attended with great advantages, *Wiley* I. 751, 752; *Howell* II. 118–121.

Jewellery. Superiority of English manufacturer over the French in jewellery to be attributed to the great encouragement afforded in England to the manufacture of expensive articles of jewellery, *Butt* I. 611–616——France excels England in inferior ornaments of jewellery, *Rep.* II. *p.* iv.; *Butt* I. 617, 618——Immense quantities of gilt jewellery are annually imported from France, *Butt* I. 618.

Juries. Disposition on the part of juries to oppose exclusive rights, *Cockerell* I. 1467.

K.

Kidderminster. Opinion that manufacturers there resort entirely to London for designs, *Howell* II. 141–143.

King's Bench, Court of. Would not be a fit tribunal to decide upon the priority of the invention of a work of Art, *Wyon* I. 1776.

"*Kunst-vereins.*" Those in Germany act as a very great encouragement to Art in that branch which does not receive the patronage of Government, *Rep.* II. *p.* viii.; *Waagen* I. 97; *Von Klenze* II. 2291.

L.

Labouring Classes. Whether the imposition of any fee, however small, is any impediment to the diffusion of the Arts among the labouring classes, *Wyon* I. 1693–1697——Greater desire among the labouring classes for improvement in Art than among manufacturers themselves, *Stothard* II. 276, 277.

Lace. Its value depends entirely on the pattern, *Millward* II. 203——The introduction of French lace led to a general improvement of the style of English patterns, *Millward* II. 146–149.

Lace Trade. Great decrease therein after the war, and causes which operated thereon, *Millward* II. 150–157——Mode of conducting it, *Millward* II. 158, 159——Very little difference in the extent of the lace trade now and 20 years ago, *Millward* II. 193——Number of persons engaged therein in Bucks, *Millward* II. 194–196——It would be improved if better patterns were invented, and they could obtain protection, *Millward* II. 203.

See also *Bobbin Net. Designers. Drawing*, 1.

Landscapes. See *Royal Academy*, VIII.

Landseer, John. (Analysis of his Evidence, II. 2043–2046.)—Associate of the Royal Academy, 2043——Academies have failed of their ostensible purpose because Europe has not yet beheld a well constituted academy, 2045——Efforts made by witness and Mr. Heath to place engraving on the same footing in this country as it stands abroad, and manner it was received by the Royal Academy, 2046.

Law. The expense of the law is one of the great causes of the want of protection to inventions, *Foggo* I. 686–691; *Henning* I. 856–858; *Martin* I. 943, 944; *Rennie* I. 975; *Skene* I. 1150; *Papworth* I. 1258, 1259; *Cockerell* I. 1467——Designers frequently deterred from prosecuting piracies from the expense attending it; *Papworth* I. 1259; *Toplis* I. 1567.

Lecturers. Are allowed to continue for many successive years, *Donaldson* II. 365——Should not be allowed to lecture more than two years together, *Donaldson* II. 1237——There are no lecturers who are likely to improve those branches of Art which are connected with manufactures, *Paul* II. 2056.

Lectures. Great deficiency in the number of those that ought to have been delivered by the Royal Academy, and reasons assigned for the deficiency, *Rennie* II. 665–671——Those given by the Royal Academy on Perspective are entirely useless, *Donaldson* II. 1236——Public lectures on the principles of Design and Taste may be advantageously added to museums, *Foggo* I. 716——Those given at Mechanics' Institutions often embrace subjects very foreign to the purposes of those institutions, *Robertson* I. 1652——On painting have been given in Worcester, *Howell* II. 101——Advantages from giving lectures on the general history of Art, *Donaldson* II. 365——Return of the number of lectures required by the rules of the Royal Academy to be annually delivered by each professor, and the number of lectures which have been annually given by each professor during the last 10 years (1824 to 1833), *App.* II. *p.* 200.

Leigh, James Mathews. (Analysis of his Evidence, II. 1882–1915.) Professional artist and for some time editor of the Library of Fine Arts, 1882–1888——Comparative merits of the different galleries witness has examined, as regards the quality of the pictures and their arrangement, 1889–1891——The Madrid gallery is decidedly superior to the Louvre in point of arrangement, though not equal in its contents, 1893–1895——Present collection in the National Gallery here can only be considered as the commencement of a gallery, 1897——New National Gallery not large enough for anything like a national collection, 1898, 1899——Beneficial results arising from the opening of galleries of Art on Sundays, 1905–1907——Desirable to have our National Gallery open as much as possible, 1906, 1907, 1910, 1911——Pictures should not be allowed to be taken down, however carefully it might be done, 1908——Pictures are hung on hinges in Amsterdam owing to a defective side light, 1909——This country particularly requires the means of appreciating and deriving instruction from fine works of Art, 1912–1915.

Libraries. Are attached the Gewerbe schools, and description of books of which they are composed, *Waagen* I. 60——The opportunities of study in those of France are far superior to anything in this country, *Foggo* I. 715——More ready access to libraries abroad than in this country, *Hofland* II. 1293——The library at Norwich is only open to the public by subscription, *Barnes* I. 1395–1396——Those in Holland and the Netherlands are opened to the public gratis, *Barnes* I. 1397——Number of volumes of books in the library of the London Mechanics' Institution, *App. p. I. p.* 140.

Linen Manufacture. Premiums given for the purpose of linen manufacture have been suspended by the Board of Trustees, *Skene* I. 1169.

Literature. Very great taste for literature in Norwich, *Barnes* I. 1355.

Liverpool. See *Architecture.*

London Mechanics' Institution. See *Libraries. Mechanics' Institutions. Museums.*

Looms. Very desirable that the person who sets a loom should be imbued with the principle of Design, *Toplis* I. 1510–1513.

Louis Quatorze Style of Architecture. The facility with which it is adopted causes it to be the predominant taste, *Rep.* II. *p.* iii.; *Papworth* I. 1265–1274; *Morant* II. 541–551.

Louvre. Architectural drawings are allowed to be exhibited there, *Donaldson* II. 1254——Is the best regulated of the continental galleries, *Woodburn* II. 1681, 1685.

Lyons. Schools there are more expressly directed to the silk manufacture, *Toplis* I. 1515——Constitution of the principal School of Art there, and evidence thereon, *Bowring* II. 13–16——The trade of Lyons had very much declined previously to the resuscitation of the Jacquard loom, *Bowring* II. 18.

See also *Botanical Gardens. Design. Gewerbe Institute. Jacquard Looms. Schools of Art and Design*, 6.

M.

Machinery. The frame-work of machinery is the most susceptible of improvement, *Rep.* II. *p.* vi.; *Nasmyth* II. 295.

Madrid. The Madrid gallery is decidedly superior to the Louvre in point of arrangement, though not equal in its contents, *Leigh* II. 1893–1895——The finest collection of pictures is at Madrid, *Woodburn* II. 1686–1688.

Manchester. Is without any open exhibition where mechanics can see specimens of beautiful Art, *Nasmyth* II. 319–321——There should be a museum of the works that are particularly applicable to the branch of manufacture carried on there, *Wyon* I. 1717.

Manufactories. Exhibitions of works of taste in the different manufactories would be attended with advantage, *Rep.* II. *p.* v.; *Nasmyth* II. 307–311, 315.

Manufactures, Board for the Encouragement of. Circumstances connected with the formation of this Board in Scotland, and evidence thereon, *Skene* I. 1102–1104——Statement of the funds and expenditure of the Board, *Skene* I. 1104, *p.* 78——Evidence respecting the means taken by the Board to extend the knowledge of the Arts among the manufacturing population of Scotland, *Skene* I. 1105; *Hay* II. 394–410.——Premiums given by them for dyes have caused a very great improvement in those articles, *Skene* I. 1165.

See also *Drawing* 5.

Manufactures.

1. *Relative state of Manufactures in England and on the Continent.*

2. *Suggestions for improvement therein.*

1. *Relative state of Manufactures in England and on the Continent.*

Branches of manufacture that are depressed in consequence of the want of cultivation of Design, *Spalding* and *Smith* I. 327——The ancients dwelt much on the importance of the connexion between manufacture and Arts, and evidence thereon, *Cockerell* I. 1461——There is a growing demand for those manufactures in which the Arts of Design are best exhibited, *Morrison* I. 211–215——The public are always ready to purchase English manufactures when they are equal to foreign, *Morrison* I. 238–241——Proportion of plain and fancy French silks sold by witness's house as compared with the sale of plain and fancy English silks, *Smith* I. 285–288——Superiority of the French confined to the manufacturing of articles, *Howell* and *Butt* I. 447–454——Relative state of Arts as applied to manufactures in England and the Continent, *Cockerell* I. 1453–1456——Superiority of the French over the English in different descriptions of manufacture, *Toplis* I. 1516–1518——Have improved since the introduction of French goods, *Rennie* I. 952——Great improvement in the whole of the English manufactures, owing to the superior taste of the French, *Bowring* II. 5–7——Since the introduction of Design as a part of the national education the manufactures of Belgium have considerably improved, *Bogaerts* I. 1496, 1497——Are improving in Worcester, *Howell* II. 93, 94.

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Suggestions as to the best mode of affording instruction in Arts of Design as connected with manufactures, and evidence thereon, *Barnes* I. 1411, 1412——Opinion that nothing could more facilitate the application of the Art of Design to manufactures than the appointment of intermediate masters, *Toplis* I. 1522, 1523——Want of protection and instruction are the principal defects in Art as applied to manufactures, *Papworth* I. 1222–1228, 1252–1254——Advantage of the application of Art to manufacture, and facility with which it may be introduced, *Cowper* II. 585, 586——Diffusion of the Arts not only encourages existing manufacture but in many cases creates a new one, *Rep.* II. *p.* vi.; *Cowper* and *Cheverton*, II. 606, 607.

See also *Design. Drawing. Ivory. Schools of Art and Design*, 2.

Manufacturers. See *English Manufacturers. French Manufacturers.*

Manufacturing Towns. Institutions for the encouragement of all the branches of Art connected with manufactures should be established in large manufacturing towns, *Morrison*, 195.

Marble. It is not liable to be injured by taking casts in plaster, but the contrary, *Henning*, I. 882–886.

Market Cart, by Gainsborough. This picture in the National Gallery requires lining very much; it is cracking from the nature of mygilp used in the painting, *Peel* II. 1818.

Martin, Elias, Mr. His name continued in the list of Royal Academicians for many years after his death, *Clint* II. 1011.

Martin, John. (Analysis of his Evidence, I. 908–946.)—Great deficiency in drawing and colouring of coach panels, 908–911. The establishment of schools, or museums, would give great facilities for improvement, 911——China painting is reduced to a very low ebb,

Martin, John. (Analysis of his Evidence, I. 908–946)—*continued.*

ebb, in consequence of the deficient knowledge in drawing and the Arts in general, 912–918, 926–928——Very important that artists should be acquainted with anatomy, and manner it should be communicated to the students, 919-924——Instruction in drawing is requisite for every station in life, 924——Evidence as to the present state of glass-painting and causes which have led to it, 934–941——Want of protection for copyrights a subject of great complaint among artists, and suggestions thereon, 943–946.

(Analysis of his Evidence, II. 807–920.)—Witness's pictures have been placed in such disadvantageous situations in the Royal Academy as to be productive of serious injury to him, 807–818, 824–826——Impossible to give appropriate places to each exhibitor in the Royal Academy, 815, 816——All artists sending pictures to the British Institution are allowed the privilege of retouching them after they are hung, 822, 823——Academicians have the privilege of retouching their pictures, which is denied to an ordinary exhibitor, 824, 825——Royal Academy is not well fitted for the exhibition of pictures, 828, 829, 844——Disadvantages of historical paintings being displaced for portraits, 830——Very rare that historical paintings are painted to order, 831–833——The Royal Academy has rather impeded than assisted the progress of Art, by bringing it into one narrow channel, 836, 840——Management of the British Institution is very much influenced by the Royal Academy, 841–845.

Witness has exhibited his paintings abroad with very great advantage, 849–853——French artists complain of the coldness with which their advances have been received by the Royal Academy, 854——Artists have a much better chance of selling their works at the British Institution than at the Royal Academy, 860——Evidence respecting the great want of protection for copyrights, 864–868——Private view at the Royal Academy is confined to Academicians, 869–873——Some society, as the Royal Academy, is necessary, but it should be conducted on a more popular basis, 877–880——Examination on the formation of a national institution for the advancement of Art, and manner it should be constituted, 884–900——The privileges and exclusive system possessed by the Royal Academy are injurious to the growth of Art, 902-910——Witness objects to the power of deciding what pictures shall or shall not be exhibited being left in the hands of the Royal Academy, 913-919.

Martin, Mr. *John.* Appointed historical painter to the King of the Belgians, *Martin* II. 850——His pictures have been placed in such disadvantageous situations in the Royal Academy as to be productive of serious injury, *Martin* II. 807–818, 824–826——Examination respecting the complaint made by him of his pictures being placed in bad situations, *Shee* II. 2012–2016——His picture was placed in a good situation; it was not one of the best situations, *Shee* II. 2016.

Mathematics. All the students of the Gewerbe Institute must learn elementary mathematics, *Waagen* I. 54.

Mechanical Processes. All attempts to supersede the work of the mind and hand by mechanical process, for the sake of economy, will have the effect of degrading and ultimately ruining Art, *Cockerell* I. 1431.

Mechanics. Great desire among them for public exhibitions, *Rep.* II. *p.* v.; *Smith* I. 643, 662; *Wiley* I. 762; *Crabb* I. 1080——Great waste of time for a mechanic to learn an art that he could not turn to some practical account, *Robertson,* I. 1591——No institution in the country where they are instructed in Art, *Stothard,* II. 250.

See also *Drawing* 1. *Education. Geometry. Operatives. School of Art and Design. Taste for Arts,* 1.

Mechanics' Institutions. They would be of great advantage if the election of the professors were placed in competent hands, *Foggo* I. 741–747——Extent of instruction afforded to artisans in Design by means of the Mechanics' Institution, *Toplis* I. 1499–1509——Objects of Mechanics' Institutions; methods of instruction adopted in them; number of pupils belonging to the London Mechanics' Institution, *Toplis,* I. 1554–1555——Their number has increased of late years, *Rep.* II. *p.* iv.; *Toplis* I. 1560–1565——Have not been attended with that benefit they might have been, from the want of a system to be pursued in them, and alterations necessary in their construction, *Robertson* I. 1650–1652——Every facility should be given to the extension of them, *Nasmyth,* II. 307——Paper relative to the London Mechanics' Institution, delivered in by Charles Toplis, Esq. *App. I. p.* 140.

See also *Coventry. Drawing* 4. *Lectures. Libraries. Museums. Worcester.*

Mechanics' Magazine. Has diffused a great deal of information among artisans of this country, *Rep.* I. *p.* vi.; *Robertson* I. 1588.

See also *Cheap Publications.*

Medals. A more extensive circulation of medals among the people would tend very much to the dissemination of taste throughout the country, *Wyon* I. 1736–1739——Those issued by Buonaparte gave great encouragement to Art in France, *Wyon* I. 1737.

Metallic Manufactures. Superiority of the French in the Art of Design particularly applies to metals, the English manufacturer being greatly deficient therein, *Morrison,* I. 178——In most of the metallic manufactures the French are superior to the English in their designs, *Butt* I. 542–544, 551——Evidence respecting the state of Art as applied to metallic substances now and formerly, *Wyon* I. 1728–1748——Demand for manufactured works in precious metals has increased, *Wyon* I. 1729–1730.

Metallic Relief. See *Durer Albert. Engraving.*

Milan. School of Decoration at Milan is a very good one, having very superior professors, *Donaldson* II. 360. See also *Engravers.*

Millward, John. (Analysis of his Evidence, II. 144–203.)—Lace manufacturer at Olney, Bucks, 144, 145——The introduction of French patterns in lace led to a general improvement of the style of English patterns, 146–149——Great decrease in the lace trade after the war, and causes, 150–157——Opinion in the trade that the copyright of patterns is not recognized by law, 155–157——Manner in which the lace trade is carried on, 158, 159——Very rare that the labouring lace manufacturer invents a pattern, 160–162——Mode adopted of invading the copyright of patterns, and evidence thereon, 163–170.

Suggestions for remedying the inconvenience arising from the invasion of copyrights, 171–178, 198–201——Drawing as regards the lace trade at present is contemptible, compared to what it was 20 years ago, 181, 182——Superiority of the French in drawing blonde net, 183–184——Very few persons who are capable of producing good patterns for the lace trade, 191, 192——Want of taste in the public with regard to English laces, 192——Very little difference in the extent of the lace trade now and 20 years ago, 193——Number of persons engaged therein, 194–196——Lace trade would be improved if better patterns were invented, and they could obtain protection, 203——Value of lace depends on the pattern, 203.

Mineralogy. Very desirable that a manufacturing artist should be acquainted with mineralogy, *Donaldson,* II. 342.

Modellers. They are generally persons of very little education, who have been accidentally directed to drawing very early, *Smith* I. 129–142——Very few good modellers or carvers in London, *Morant* II. 501——Modelling essentially necessary for the purpose of reviving a more pure style among artists, *Papworth* I. 1277–1286.

Models. There is a very large collection of models in the Gewerbe Institute at Berlin, *Waagen* I. 57——A considerable collection of models has been made for the school at Lyons, *Bowring* II. 16——Opportunities being afforded to workmen to study models would give additional beauty to the formation of their machinery, *Donaldson* II. 348.

Monuments. Very little respect shown by English people to public monuments, from the inaccessibleness to works of Art, *Paul* II. 2089–2096——Very fine collection of monuments in the British Museum, *Paul* II. 2177.

Morant, George J. (Analysis of his Evidence, II. 497–579.)—Of the firm of Morant & Son, house decorators, in New Bond-street, 497–498——Great difficulty in procuring a sufficient number of good designs, 499, 500——Very few good modellers or carvers in London, 501——Difficulty after designs are obtained in procuring workmen to execute them, 499, 504——Evidence respecting the German work published by Professor Zaher on ornamental decoration, its value to house decorators, 508–519——But few workmen that can contrast colours to produce a good effect, 514——English publications on Gothic architecture and decoration far superior to those on the Continent, 521–523——Prussian Government has published works for the improvement of manufactures in design; the publication of a similar work in this country would be of considerable advantage, 527–535——Greater demand for works of superior taste than the ordinary style in use among English decorators, 536–539.

The distribution of Schools of Art would be advantageous, 540——Louis Quatorze style is the predominant taste, from the facility of adoption, 541–551——Great desire among workmen of intelligence to acquire a knowledge of Art and of taste, 554——No school of decoration in this country similar to that at Paris, 555——Very great confusion observed in the several styles in England in decoration, both for furniture and rooms; the desire to obviate it is much greater now than formerly, 560–562——Many of Raphael's designs will be found to be taken from figures in antique gems, 564–568——Greek style much more applicable to our habits and buildings than the Gothic, and is less expensive, 569–571——Designs for carpets have very much improved, 572——Repeal of the paper duty will encourage the use of inferior patterns, 573–579.

Morrison, James, M.P. (Analysis of his Evidence, I. 161–269.)—Of the firm of James Morrison & Co. 161–164——English manufacturers far superior to foreign countries in respect of the general manufacture, but greatly inferior in the Art of Design, 165–167——Superiority of foreign manufactures in Art to be attributed to the want of public schools for teaching the Art of Design, and evidence thereon, 168–177——Manufacturers obliged to resort to the Continent for the purpose of purchasing their new designs, and beneficial results thereof, 172, 173——Great attention paid by the French manufacturer to the subject of his patterns, 174–176——Very desirable that encouragement should be given to the Arts as connected with the architectural decorations of the interior and exterior of houses, 179–192-3——Establishment of a School of Art for that purpose recommended, 182.

No doubt that admitting the public, especially the working classes, to see fine collections of works of Art, has been eminently useful, 190–1——The French are more skilful than we are in the combination of colours, and in chemistry, as connected with manufactures, 194——Suggestions as to the best means of encouraging a knowledge of Art

Morrison, James, M.P. (Analysis of his Evidence)—*continued.*

Art among English manufacturers, 195–207——No want of talent in this country, but a want of encouragement, 207——Want of protection is a great check to the progress of the Arts of Design, and protection that should be afforded, 208–210——Growing demand for manufactures in which the Arts of Design are best exhibited, 211–215——Objection of English manufacturers to expend money on patterns is the want of protection against piracy, 217——Ignorance among manufacturers as to Art generally has been a great impediment to the introduction of chemical knowledge among them, 219–224.

The principal manufacturing towns would co-operate in the formation of Schools of Art, 225–231—— Petition of riband manufacturers, that they are inferior in pattern and design to the French manufacturers, and praying for some encouragement, 228—— Suggestions for giving protection to the inventors of patterns, 232–237——Local tribunals composed of masters and men could not be conveniently introduced in questions relating to patterns, 235, 236——The public are always ready to purchase English manufactures when they are equal to foreign, 238–241——Great improvements have taken place in street architecture, particularly in Birmingham and Liverpool, 245–247, 267–269——Very desirable that Art should, to a certain extent, form part of elementary education, 248–254——Importation of foreign articles has diminished since the patterns previously introduced have been copied by English manufacturers, 255–257.

Munich. Number of pictures in the different palaces of Munich, *Solly* II. 1866——Evidence respecting the construction of the galleries at Munich, and the arrangement of the pictures and statues there, *Rep.* II. *p.* ix. x.; *Von Klenze* II. 2281——Height of the rooms in the gallery of paintings, *Von Klenze* II. 2283.

See also *Fresco Painting.*

Museums:

1. *Extent to which they should be established, and at whose expense.*
2. *Advantages from their establishment.*
3. *Periods they should remain open.*
4. *In places abroad.*

1. *Extent to which they should be established, and at whose expense.*

Should be attached to all Schools of Design, to assist the studies of the pupils, *Butt* I. 586——Should be made as extensive as possible throughout all the large towns in the country, *Wyon* I. 1717——They should be numerous, and open to the public at large, *Bowring* II. 40——Should be provided at the national expense, *Foggo* I. 717——Government should encourage the formation of museums and galleries, but leave their management to the people themselves, *Robertson* I. 1660——The museum at the London Mechanics' Institution is furnished with an extensive collection of specimens, *App. I. p.* 140.

2. *Advantages from their establishment.*

Complaints among artisans that museums are not open after their working hours, and they have no opportunity of going to them without losing their time, *Smith* I. 662—— Advantages that would be derived from opening public galleries and museums at an earlier hour, and suiting the convenience of the mechanic, &c. *Crabb* I. 1081–1091—— Their being open would enable artists to instruct themselves, *Rennie* I. 981–983—— Throwing open museums and galleries to the public would cause a great advance in intellectual improvement, *Sass* II. 230.

3. *Period they should remain open.*

Very desirable that they should be opened for a few hours on Sundays, *Waagen* I. 92; *Stanley* II. 1798, 1799——Very great importance that all museums and exhibitions of works of Art should be accessible to the labouring population, without any great pecuniary sacrifice on their part, *Smith* I. 662, 663——Advantages that would be derived by artisans from their being opened free of expense, *Cockerell* I. 1457, 1458, 1478.

4. *In places abroad.*

The opportunities of study in the museums of France are far superior to anything in this country, *Foggo* I. 715——Those of France are everywhere accessible, and very much visited by the labouring population, *Bowring* II. 8——At Lyons, they are open gratuitously to the public, *Bowring* II. 18.

See also *Manchester. Birmingham. Coventry. Dublin.*

N.

Nasmyth, James. (Analysis of his Evidence, II. 290–330.)—Manufacturing Engineer from Manchester, 290——Framework of machinery is the most susceptible of improvement, 295——Extent of saving that may be effected by an improvement of form, 297–301—— Mechanics connected with machinery possess a very considerable portion of geometrical knowledge, 302–304——Every facility should be given to the extension of mechanic institutions, 307——Exhibition of works of taste in the different manufactories would be attended with advantage, 307–311, 315——Manchester is without any open exhibition where mechanics can see specimens of beautiful Art, 319–321——Greater correctness and beauty in the exterior of public buildings would have an improving effect on the mind of the mechanic, 322–330.

National Gallery:

1. *Generally.*
2. *State of the pictures there.*
3. *Opinions as to the originality of them.*
4. *Papers laid before the Committee.*

1. *Generally.*

The new National Gallery is not so extensive as a great nation like this would be expected to produce, *Woodburn* II. 1705, 1706; *Leigh* II. 1898, 1899; *Shee* II. 2034, 2035——Whether in the event of the number of pictures belonging to the National Gallery increasing to such an extent as to demand more room, the Royal Academy can be removed from the part they are to occupy, *Wilkins* II. 1145; *Shee* II. 2036–2041——Should have the power to exchange or transfer pictures to provincial galleries, *Waagen* I. 94——Whether the Committee appointed by the Lords of the Treasury to examine the plans for it were competent to judge of the originality and value of high works of Art, *Rep.* II. *p.* x.; *Wilkins* II. 1404, 1405——Persons employed in selecting pictures for the English National Gallery have not actively made it their study, *Rep.* II. *p.* x.; *Solly* II. 1835–1840——Desirable to have it open as much as possible, *Leigh* II. 1906, 1907, 1910, 1911.

It was never contemplated to make exhibition rooms on the ground floor of the National Gallery, *Wilkins* II. 1130–1133——Evidence respecting the appropriation of the different rooms in it, *Wilkins* II. 1138–1166——Nature and extent of the alteration made in the original plan of the National Gallery, and at whose suggestion, *Rep.* II. *p.* ix.; *Wilkins* II. 1197, 1206–1208——Opinion that, as at present constituted, it will be one of the best galleries in Europe for the exhibitions of pictures, *Wilkins* II. 1223, 1224——Suggestion for its erection originated with witness, *Wilkins* II. 1283–1304——Part of it is fire-proof; the whole could be made so, *Rep.* II. *p.* ix.; *Wilkins* II. 1308–1324.

There is no room in the National Gallery set apart for copying, *Wilkins* II. 1331–1334——There should be a room expressly for copying attached to the National Gallery, *Seguier* II. 1677–1680——Meetings of the trustees are always well attended, *Seguier* II. 1456–1466——But few offers made to the National Gallery for the purchase of pictures belonging to the Italian Schools, *Seguier* II. 1465–1513——Number of pictures belonging to it at the present time, *Seguier* II. 1617——Estimated value thereof, *Seguier* II. 1619, 1620——Number of persons visiting it on an average annually, *Seguier* II. 1628——Evidence respecting its construction, *Seguier* II. 1665–1676——One half of it is to be appropriated to the use of the Royal Academy, *Rep.* II. *p.* ix.; *Wilkins* II. 1175; *Shee* II. 2030–2033.

2. *State of the pictures there.*

Nearly the whole of the pictures in the National Gallery want lining and restoring, *Peel* II. 1803–1819——Pictures in the National Gallery are generally in a very good state, *Seguier* II. 1539——Those in the National Gallery are in a very wretched state, *Solly* II. 1857–1862.

3. *Opinions as to the originality of the pictures there.*

"The Mill," by Claude, in the National Gallery, is in witness's opinion an original painting, though there are great varieties of opinions about it, *Seguier* II. 1496–1497——Very desirable that none but originals should be exhibited there, *Seguier* II. 1495——Pictures in the National Gallery are not all originals, *Woodburn* II. 1625–1636——Opinion as to originality and the character as works of Art of the pictures in the National Gallery, *Solly* II. 1856.

4. *Papers laid before the Committee.*

Return of the number of officers, effective and superannuated, connected with the National Gallery; the amount of their salaries, with the duties and conditions of their appointments, and the other situations held by such officers, *App. I. p.* 139——Return of the days and hours on which the National Gallery is opened and closed, *App. I. p.* 139——Return of the number of students who have attended for the purpose of studying in the National Gallery in each of the last five years, *App. I. p.* 139——Return of the attendants and servants employed at the National Gallery, *App. I. p.* 139.

See also *Pictures*, 1. 3. *Royal Academy*, I. vii. *Schomberg*, Mr. *Sculpture. Sebastian del Piombo. Students.*

National Galleries. Very desirable to obtain an historical account of each painting placed in a National Gallery, *Seguier* II. 1565–1575——Witness does not object to the exhibition of paintings in National Galleries and the misapplication of seeing them, but to the servile copying by artists, *Stanley* II. 1769–1778——Comparative merits of the different galleries witness has examined as regards the quality of the pictures and their arrangement, *Leigh* II. 1789–1791——Very beneficial if those for the exhibition of works of Art were open on Sunday, *Stanley* II. 1798, 1799.

See also *Pictures*, 1.

National Institute of France. Does more justice to science than any other institution, *Pye* II. 1332.

National Institution. Examination on the formation of a national institution for the advancement of Art, and manner it should be constituted, *Martin* II. 877–900.

Native Artists. See *Pictures*, 3.

Netherlands. See *Libraries.*

Normal Schools. Government has this year proposed (for the first time) a vote in the Estimates for the establishment of Normal Schools of Design, *Rep.* II. *p.* v.—— Instruction in the Arts forms part of the education in the primary Normal Schools in France, *Bowring* II. 31.

Norwich. Evidence respecting the Academy of Arts instituted at Norwich; period when established; number of pupils attached to and manner instructed; its effects on manufactures in Norwich, *Barnes* I. 1323–1333——Assistance being granted by Government, the academy at Norwich might be thrown open to the public, *Barnes* I. 1405, 1406.

See also *Dyes. Exhibitions, Public,* I. *Libraries. Literature. Population.*

O.

Operatives. Very desirable that they should be instructed, *Smith* I. 636–638——Improvement among workmen employed by witness to be attributed to the opportunity of seeing works of Art, &c. *Smith* I. 644–646——Habits of workmen very much improved, and causes to which it may be attributed, *Smith* I. 653–663——Those frequenting coffee-houses and coffee-shops will not associate with those who go to public-houses, *Smith* I. 654, 655—— Opinion that the Art of Design is so extensively useful to all classes of operatives, that after the first elements of teaching, the Arts of Design should form a necessary part of education, *Toplis* I. 1549–1551——Great desire among workmen of intelligence to acquire a knowledge of Art and of taste, *Rep.* II. *p.* v.; *Morant* II. 554——French operatives are better educated than the English workman, *Smith* I. 664–674——It is not compatible with the occupations of artisans that the knowledge of correct principles of Design should be encouraged, *Cockerell* I. 1460.

See also *Mechanics. Schools of Art and Design*, 2.

Orleans Gallery. Before the purchase of the Orleans Gallery the different collections that enjoyed a high reputation were but indifferent, *Woodburn* II. 1640.

Or-molu. The taste for or-molu ornaments has increased to a great extent within the last few years, *Wyon*, I. 1749, 1750——English designs in or-molu are extremely deficient, while the French are very beautiful, *Paul* II. 2108——There is no school for instruction in or-molu work, *Paul* II. 2108–2109.

Ornamental Drawings. See *Prizes.*

Ornamental Works. See *Plate Glass.*

Oxford. Great doubts whether Oxford or Cambridge ever can become a good place for the study of the Fine Arts, *Morrison* I. 248.

Oxford University. See *Pictures*, 1.

P.

Painters. Number of painters sent annually from Paris to Rome, and at whose expense, *Cockerell* I. 1447——A vast number of those at Antwerp have risen from the lowest classes of society, *Cockerell* I. 1482.

Painting. The art of painting would be more advanced if pictures were made the objects of general observation rather than by copying them, *Waagen* I. 91——Mode of acquiring a knowledge of painting in England, *Butt* I. 585——Number of lectures delivered by the professor of painting at the Royal Academy during the last ten years, *App. II. p.* 200.

See also *Dresden. Historical Painting. Lectures.*

Paintings, Exhibitions of. See *National Galleries.*

Paisley. Manufacturers of Paisley obtain their designs from France, *Hay* II. 413, 422.

See also *Shawl Trade.*

Paper Duty. See *Duties.*

Papers for Rooms. French papers are superior in design, both in the original idea and the detail of drawing, *Crabb* I. 987–990, 1026–1028, 1047–1059; *Toplis* I. 1518——The French are superior in brilliancy of colours in their paper borders for rooms, *Crabb* I. 1054–1056——Opinion that if the French printing blocks were conveyed to this country very few workmen would be enabled to produce the same pattern with that precision as the French workman, *Crabb* I. 991–1000.

Paper Staining. Artists employed by paper stainers do not show much originality of design or correctness of drawing, *Papworth* I. 1248——Artists connected with the manufacture of papers have not improved in correctness of drawing within witness's knowledge, *St. Leon* II. 382–386——Difference between the English and French productions in paper staining, *St. Leon* II. 389.

See also *Colours.*

Papworth, John B. (Analysis of his Evidence, I. 1217–1319.)—Not sufficient encouragement given in this country to the Art of General Design, 1217–1221, 1229–1232——Want of protection and instruction are the principal defects in Art as applied to manufactures, 1222–1228——Great improvement in designs for gold and silver ornaments, 1233–1237——There is more Art in ornamental furniture manufactured in France than in England, 1238, 1239–1243——Opinion that an extension of the knowledge of Art would cause a greater demand for the articles which they designed, 1246, 1247——Further evidence respecting the want of protection to manufacturers, 1252–1254——Piracy so very common that artists will not execute a fine design on their own account, 1254.

Suggestions as to the best mode of affording protection to manufacturers for their original designs, 1255–1263——Evidence respecting the want of protection, and effect of its absence on the style of manufacture, 1264–1275——Drawing and modelling essentially necessary for the purpose of reviving a more pure style among artists, and evidence thereon, 1277, 1286——Ornamental works in houses are omitted in consequence of the want of artists to execute them at a moderate expense, 1287, 1288——Institute of British Artists has been established, and purposes for which formed, 1277, 1278, 1289——Instruction afforded in architectural design by the Royal Academy not sufficient, 1290–1293——Limitation to which brick-making is subject in England is a great impediment in the way of development of Art in that particular manufacture, 1298–1301.

Injurious effects of the high duty on plate glass, also of the window tax, in preventing its use for purposes of ornamental works for buildings, &c. 1302–1304——Not sufficient intelligence exhibited in works of furniture in this country, unless designed by the architect himself, 1305–1319——Great want of designers among upholsterers, 1310, 1311——Great want of taste in this country in the arrangement of drapery, 1312–1315——Opinion that there is sufficient talent in the country to supply all its wants in Art, 1317, 1318.

Paris. See *Painters.*

Patents. Very desirable that the remedy for infraction of patent rights should be cheap as well as summary and prompt, *Gibson* I. 395——Great complaint of the want of a summary remedy against infringement of designs, and suggestions thereon, *Wyon* I. 1765–1778——Jurisdiction of the Conseil de Prud'hommes extends to patents, *Bowring* II. 49–52——Are considered as manufacturing property in France, and subject to the patent laws of 1791, *Bowring* II. 49.

See also *Bulletin des Lois. Conseil de Prud'hommes. Protection for works of Art,* 2.

Pattern Drawers. Difficulties under which those in this country labour as compared with France, *Spalding* I. 306–308——Very difficult to procure a good one in England, *Howell* and *Butt* I. 415–422——Are the persons who prepare the work, *Howell* and *Butt* I. 419——Foreign pattern drawers are uniformly correct; our pattern drawers very seldom so, *Skene* I. 1130.

See also *Wages.*

PATTERNS:

1. *Generally.*
2. *Persons engaged in producing them.*
3. *Want of protection for.*
4. *Suggestions for affording protection to, and length of time protection should be granted.*
5. *In Scotland.*
6. *In places abroad.*

1. *Generally.*

English designs when submitted to the trade are mere drawings, while those of the French manufacturer are the articles themselves, *Smith* I. 282–284; *Guillotte* I. 840, 841——English manufacturers copy the good French, and vice versâ, *Guillotte* I. 835——Whether there is an increasing demand for patterns taken from the antique or from classical models now than formerly, *Crabb* I. 1029–1037——Very general defect in English patterns from want of botanical accuracy where flowers are introduced, *Skene* I. 1130.

2. *Persons engaged in producing them.*

Class of persons employed in the production of them in Sheffield, *Smith* I. 115–121——But a very small degree of talent employed in Spitalfields in the production of patterns, *Gibson* I. 365–367——There is no originality in design in drawing patterns in Spitalfields, *Gibson* I. 380——No want of talent in this country to manufacture any pattern, if there were proper designers, *Harrison* I. 467–469——Very rare that the labouring lace manufacturer invents any patterns, *Millward* II. 160–162.

3. *Want of protection for.*

There is no protection afforded to inventors of designs, *Smith* I. 105–114——Want of protection is a great check to the progress of the Arts of Design, *Morrison* I. 208–210; *Toplis* I. 1567——Objection of English manufacturers to expend money on patterns is the want

PATTERNS:—3 *Want of Protection for*—continued.

want of protection against piracy, *Morrison* I. 217; *Toplis* I. 1567——Great inconvenience felt in England from the want of protection to the inventors of new designs, *Spalding* and *Smith*, I. 315——Greater protection should be afforded to the inventors of new designs, *James* I. 343–346——Without a protection of patterns no School of Design would be of any advantage, *Gibson* I. 381——Necessity for some protection of patterns, *Harrison* I. 477——Great difficulty in discovering which is a distinct pattern and what is only a variation from a previous pattern, *Smith* I. 157; *Toplis* I. 1567——Want of protection for patterns, and disadvantages therefrom, *Gibson* I. 380; *Howell* and *Butt* I. 436–440; *Harrison* I. 477–481; *Eld* I. 531, 532; *Rennie* I. 973–983; *Papworth* I. 1264–1275——Mode adopted of invading the copyright of patterns, and evidence thereon, *Millward* II. 163–170.

4. *Suggestions for affording protection to, and length of time protection should be granted.*

Should be registered at the National Gallery or Somerset House, *Smith* I. 108, 150–160——Those requiring protection should be deposited in some public office, *Morrison* I. 232; *Toplis* I. 1567–1569——Stamping the name at the end of the piece added to registration would be a sufficient protection, *Howell* and *Butt* I. 440; *Toplis* I. 1571——Registration of patterns would be quite sufficient, *Gibson* I. 400–409; *Harrison* I. 479–481——The establishment of a board composed of masters and workmen would be a sufficient protection, *Eld* I. 531, 532; *Toplis* I. 1569——Should be registered, not the drawing, but the article in a manufactured state, *Hay* II. 469, 470——Evidence as to the period protection should be afforded to patterns, *Smith* I. 143–149; *Morrison* I. 208–210——Length of time patterns should be protected, *Gibson* I. 380, 386–389; *Howell* and *Butt* I. 436–440——Period of protection should vary according to circumstances, *Toplis* I. 1578.

5. *In Scotland.*

Many of the patterns exhibited to the Board of Trustees in Scotland were not altogether adapted to the operative part of the manufacture, *Skene* I. 1145——The Board of Trustees in Scotland established prizes for pattern drawing in their academy, *Skene* I. 1145——Great many very creditable specimens of patterns have been exhibited to the Board of Trustees for manufactures in Scotland, *Skene* I. 1145.

6. *In places abroad.*

The greater and better part of those used in cotton printing are original designs made at Berlin, *Waagen* I. 47——It is the duty of the director of the Gewerbe Institute at Berlin to collect from different countries the most remarkable specimens of patterns that are produced, *Waagen* I. 56——Evidence respecting the superiority of the Chinese patterns over the English, and reason thereof, *Wiley* I. 773–787——Are subject to the jurisdiction of the Conseil de Prud'hommes in France, *Bowring* II. 49——French patterns are made by English manufacturers, *Howell* and *Butt* I. 431–434.

See also *English Manufacturers*, 2. *Fines. Foreign Goods. French Manufacturers. Glass Cutting. Imprisonment. Piracy. Shawl Trade. Silk Manufactures.*

Paul, Sir John Dean. (Analysis of his Evidence, II. 2047–2116.)—Academies would be very advantageous if well managed, 2047——Great deal of advantage would be derived from the pictures being hung by different persons, 2048–2050——Pictures should be classed in an exhibition, 2051–2055——There are no lecturers likely to improve those branches of Art which are connected with manufactures, 2056——Great want of a school for instruction in the elementary art of Drawing, 2059–2067——Very advantageous to diffuse casts from the antique and good prints through the large towns in this country, 2068——Opening galleries on Sundays attended with great advantages in foreign countries, 2070–2073——Very great improvement with regard to ornaments and monuments used in the cemetery in the Harrow Road and other places, and evidence thereon, 2076–2084, 2086–2088.

Very little respect shown by English people to public monuments, from the inaccessibleness to works of Art, 2989–2096——Great advance in the public taste and power of appreciating the Fine Arts exhibited by the advance of the water-colour paintings in this country, 2097–2098——Further evidence respecting the mode of hanging pictures in the Royal Academy, 2098–2099——The principles of architecture are very little understood in this country; very desirable to form a school of architecture distinct from Somerset House, and evidence thereon, 2100–2107——There is no school for the instruction of or-molu and bronze work, 2108–2109——Very great encouragement given to carving in wood in consequence of the instructions that have been given in that branch of the Arts, 2113——If a buhl manufactory were established it would have an immense sale, 2114——Schools of Design should be established on the same principles as those in France, 2116.

Peel, John. (Analysis of his Evidence, II. 1800–1823.)—Nearly the whole of the pictures in the National Gallery want lining, cleaning and restoring, 1800–1819——Pictures frequently sent from abroad for the purpose of being lined, 1820–1823.

Pensions. Amount of pensions allowed to associates, and academicians and their widows, *Clint* II. 1033–1035.

Percier. His works have contributed very much to spread just ideas of taste in Design, *Papworth* I. 1291–1293.

Persian Carpets. See *Scotch Wool.*

Perspective. The Chinese works of Art are deficient entirely in either linear or aërial perspective, *Donaldson* I. 335——A knowledge of perspective is essentially necessary, *Donaldson* I. 337——The works in the Japan trade are conspicuously defective in perspective, *Foggo*, I. 733——Instruction in perspective is given at the academy at Bruges, *Barnes* I. 1381——There have been no lectures delivered on perspective recently at the Royal Academy, and reason thereof, *Shee* II. 2042——Very desirable that anatomical truth should be delineated in perspective, *Sass* II. 233–238——Number of lectures delivered by the Professor of Perspective at the Royal Academy during the last 10 years, *App.* II. *p.* 200.

See also *Lectures. Schools of Art and Design*, 1.

Petersburg, St. Number of pictures in the different imperial palaces there, *Solly* II. 1870.

Picture Dealers. Foreign dealers prefer English lining to any other, *Peel* II. 1823.

Picture Galleries. See *Pictures*, 3.

PICTURES:

1. *Generally.*
2. *Effect of the Exhibitions of on the Public.*
3. *Mode of placing them in galleries.*

1. *Generally.*

Those at Oxford University are wretched, *Haydon* II. 1101——Are frequently sent from abroad for the purpose of being lined, *Peel* II. 1820–1823——Mode adopted by the Berlin Government in choosing their pictures for the National Gallery, *Solly* II. 1829–1834——Class of pictures requisite to make a complete collection for a national gallery, *Solly* II. 1841–1847——The present collection of pictures in the National Gallery should only be considered as the commencement of a gallery, *Solly* II. 1848–1855; *Leigh* II. 1897——The finest collection of pictures is in Spain, *Woodburn* II. 1681–1688——Very bad plan to remove those on boards to place them on canvas, *Woodburn* II. 1645–1647——They should not be allowed to be taken down, however carefully it may be done, *Leigh* II. 1908——Number of pictures in the national galleries of different countries, *Solly* II. 1764–1772.

2. *Effect of the Exhibitions of on the Public.*

Operatives of Worcester have derived considerable advantage from the exhibition of pictures in the town, furnished from private collections of gentlemen in the neighbourhood, *Howell* II. 77.——Exhibition of modern pictures has not had any beneficial effect on the manufactures of Birmingham, *Howell* II. 109–113——Taste of the population very much injured by the exhibitions of pictures, and reason for that opinion, *Haydon* II. 1082.

3. *Mode of classing them in galleries.*

Different schools should have different divisions, and, as far as possible, in the same room, *Wilkins* II. 1335–1338——Those in galleries should be classed according to the different schools, *Stanley* II. 1779–1791——Whether it is desirable that those of native artists should be placed in the National Gallery, *Rep.* II. *p.* x.; *Stanley* II. 1792, 1793——Should be classed according to their different schools in public galleries, *Woodburn* II. 1615, 1616. 1637–1639——They should be classed in all exhibitions, *Paul* II. 1951–1955——Very desirable, in picture galleries, to put over the different schools the name of the school and the name of the painter, &c., *Rep.* II. *p.* x.; *Seguier* II. 1610–1613; *Von Klenze* II. 2389.

See also *Madrid. National Gallery* 1, 2, 3. *Petersburg, St. Prado Palace.*

Pinacotheca. The Pinacotheca at Madrid is not worthy of imitation only as architectural rooms, *Wilkins* II. 1216–1224——Witness disapproves of some of the arrangements of it, *Wilkins* II. 1334–1338.

Piracy. Is so very common that artists will not execute a fine design on their own account, *Rep.* II. *p.* vii.; *Papworth* I. 1254——Carried to a great extent in those productions that can be multiplied by machinery, *Howell* II. 141——The piracy of patterns has been one of the causes of the depression of the lace trade, *Millward* II. 153.

See also *Patterns* 3. *Protection for works of Art*, 1. *Rundle & Bridge*, Messrs.

Plaster. Is a very cleansing article; it takes off every kind of dust, and removes a good deal of dirtiness, *Henning* I. 884.

Plate Glass. Injurious effects of the high duty on plate glass, in preventing its use for the purposes of ornamental works for buildings, &c., *Papworth* I. 1302–1304.

Political Economists. Have denied that advantages are derived by the Arts from the academies, *Rep.* II. *p.* viii.——Their opinions on the Fine Arts not entitled to much respect, *Shee* II. 1973–1975.

Polytechnic Schools. Students on entering those of Bavaria are distributed according to the professions they choose, *Von Klenze* II. 2351, 2352.

Population. Of Bruges, *Barnes* I. 1373, 1402——Of Foleshill, *Eld* I. 488——Of Norwich, *Barnes* I. 1401.

Porcelain. Considerable quantity of porcelain, of the same nature as the Dresden China, is annually exported to Paris, *Butt* I. 545——Designs of the French in fancy articles of porcelain decidedly superior to the English, *Butt* I. 545–550——In what particulars the foreigner exceeds the English in the manufacture of porcelain, *Cockerell* I. 1442–1445, 1448–1450.

Porcelain Grates. See *Stoves.*

Portraits. Proportion the number of portraits exhibited by the Royal Academy bears to other paintings, *Rennie* II. 683–685.

See also *Historical Painting. Royal Academy* VIII.

Prado Palace. There is a very valuable collection of pictures there; they are in a most excellent state of preservation, *Woodburn* II. 1588–1590.

Premiums. See *Linen Manufacture. Shawl Trade. Woollen Manufacture.*

Printed Cottons. Complaint that the protection for printed cottons is not of sufficient duration, *Gibson* I. 388.

See also *Registration.*

Printing Blocks. See *Paper for Rooms.*

Printing Machine. Very desirable that works copied by the printing machine should, as far as can be accomplished, be of the highest excellence, *Cowper* II. 594–596——Advantages of the printing machine in diffusing the principles and illustrations of Art, *Rep.* II. *p.* vi.; *Cowper* II. 590–599.

Private Schools. Are the original system of instruction in France, *Foggo* I. 704.

See also *Drawing* 3.

Privy Council. Would not be a fit tribunal to decide upon the priority of the invention of a work of Art, *Wyon* I. 1775.

Prizes. Are distributed as a reward for merit in the schools in Berlin, *Waagen* I. 36——Extent of prizes given by the board in Scotland for ornamental drawings and drawings from the round, *Skene* I. 1167——Those for improving manufacturers' patterns vary every year, according to the state of manufactures and the demand; nature of the manufactures for which premiums have been awarded, *Skene* I. 1168–1170——Are awarded to the students at Bruges; they are distributed publicly, *Barnes* I. 1384–1388——Prizes given by the Royal Academy created a stimulus among the students, which was counteracted from the incompetency of the tribunal, *Donaldson* II. 1241.

See *Manufactures. Board of Trustees for encouragement of Patterns,* 5.

Professors. Regulations under which they should be elected, *Foggo* I. 741–747——Manner in which they are paid in Belgium, *Bogaerts* I. 1489——Return of the number of professors in the Royal Academy, of the number of lectures required by the rules of the Academy to be annually delivered by each professor, and of the number of lectures which have been annually delivered by each professor during the last ten years, 1824 to 1833, *App.* II. *p.* 200.

Protection for Works of Art:

1. *Want of Protection and disadvantages therefrom.*
2. *Suggestions for affording Protection.*
3. *Extent of Protection afforded in certain cases.*

1. *Want of Protection and disadvantages therefrom.*

Works of Art are not sufficiently protected, *Smith* I. 677–682—— Indisposition on the part of persons who have made inventions to exhibit them, owing to the want of protection, *Skene* I. 1199——The want of protection for original designs has induced manufacturers to seek a style of ornament capable of being executed with facility by workmen unpossessed of theoretical knowledge, *Papworth* I. 1264——Great want of protection exists for the invention of the artist, *Cockerell* I. 1464–1466; *Toplis* I. 1567——Progress of the Arts in this country is impeded by the want of protection for new inventions, *Robertson* I. 1635–1637——Manufacturers frequently complain of their works being pirated from the want of protection for their designs, *Rep.* II. *p.* vii.; *Smith* I. 107; *Harrison* I. 477; *Smith* I. 677; *Heming* I. 851; *Martin* I. 943; *Wyon* I. 1762——The want of protection discourages inventions or costly improvements of any sort, *Howell* II. 140.

Protection for Works of Arts—continued.

2. *Suggestions for affording Protection.*

Necessity for some legislative enactment for ensuring protection to the inventors of new designs, *Rep.* II. *p.* vii.; *Skene* I. 1147–1153——Suggestions as to the best mode of affording protection to manufacturers for their original designs, *Papworth* I. 1255–1263; *Robertson* I. 1638–1645——Allowing every manufacturer a patent right for a reasonable time, in proportion to the nature of the article he produces, *Papworth* I. 1255; *Cockerell* I. 1468, 1469——An annual public grant for the reward of useful inventions not protected by the patent law, *Robertson* I. 1638——Should vary with the necessities of the case, and evidence thereon, *Rep.* II. *p.* vii.; *Cockerell* I. 1467–1471; *Wyon* I. 1771–1773——Central boards should be established for the purpose of deciding disputes as to priority of invention from remote parts of the country, *Hay* II. 471-478——Evidence respecting the formation of boards for the purpose of affording protection to copyrights, *Hay* II. 464–468.

3. *Extent of Protection afforded in certain cases.*

Extent of protection afforded to models or casts (in bronze and other metals) that represent human figures or figures of animals, *Rep* II. *p.* vii.; *Butt* I. 590-602 ——Should be afforded to all original models, whether representing any object in nature or mere fanciful designs, *Butt* I. 602–605——Remedy afforded by Act of Parliament for infringement of original designs very expensive; necessity for some cheap and summary remedy to the evil, *Rep.* II. *p.* vii.; *Foggo* I. 686–691; *Henning* I. 856–860; *Martin* I, 943, 944; *Rennie* I. 975; *Skene* I. 1150; *Papworth* I. 1258, 1259; *Cockerell* I. 1467——Evidence respecting the protection afforded in France to inventions, *Skene* I. 1146–1150; *Bowring* II. 46–49.

Provincial Exhibitions. Have become very valuable auxiliaries for the advancement of Art; period of their first establishment, *Hofland* II. 1274——That at Carlisle has progressively increased its sale of pictures since its first institution, *Hofland* II. 1274.

Provincial Galleries. See *National Gallery*, 1.

Prussia. See *Schools of Art*, 7.

Prussian Government. Has published works for the improvement of manufacturers in Design; the publication of a similar work in this country would be of considerable advantage, *Rep.* II. *p.* vii.; *Morant* II. 527–535.

See also *Drawing*, 6.

Public Exhibitions. See *Exhibitions, Public. National Gallery.*

Pupils. Number of, in inferior schools, much more fluctuating than in the principal school in Berlin, *Waagen* I. 30——Supposed number of pupils attending the principal school at Berlin, *Waagen* I. 27, 28.

Pye, John. (Analysis of his Evidence II. 1306–1364.)—Engraver, 1306——All classes of engravers, except die engravers, are excluded from academic honours, 1308–1311—— Rank engravers hold on the Continent in relation to the professors of the other branches of Fine Arts, 1309——State of engraving in England, and causes to which the success of the English engraver may be attributed, 1312–1322——Great increase of demand for engravers, 1321——Whether the Royal Academy is a public or a private body, 1323—— Very few engravers of note that will put their names down as candidates for the honours of the Royal Academy, 1326–1328——National Institute of France does more justice to science than any other institution, 1332——English artists are held in high estimation among foreigners, and reason thereof, 1338–1341——Beneficial effects of exhibitions of works of Art being open on Sunday, 1342–1344——Royal Academy has never given any facilities for the exhibitions of engraving, 1350——Engravings are exhibited in the exhibitions at Paris, 1351.

(Second Examination, II. 2187, 2188.)—The high price of glass prevents persons from encouraging the art of engraving in this country, 2187——Relative price of glass in this country and in France, 2187, 2188——Duty on British glass being reduced, has caused a reduction in the quantity imported from France, 2188.

R.

Raphael's Designs. Witness would prefer one painting of Raphael to three of the finest works of Murillo, *Seguier* II. 1528–1537——Many of them will be found to be taken from figures in antique gems, *Morant* II. 564–568——Should be particularly sought after in the formation of a National Gallery, *Rep.* II. *p.* x.; *Solly* II. 1854; *Leigh* II. 1913.

Registration of Patterns. The system of registration as to printed cottons has succeeded entirely, *Gibson* I. 407.

See also *Patterns*, 4. *Protection for Works of Art*, 2.

Reinagle, Ramsay Richard. (Analysis of his Evidence I. 602–605.)—Royal Academician, 600, 601——Witness has given lectures at nearly all the institutions in London, 602—— Evidence respecting the relation between geometry and the forms of the antique, 604, 605.

Religious Services. In France all the Arts are made subservient to religious services *Bowring* II. 8.

Rennie, George. (Analysis of his Evidence I. 948–983.)—Every description of fancy goods in the Italian markets are supplied by the French or Germans, though the plainer description of goods are furnished by England, 948–951——English manufactures have improved since the introduction of the French goods, 952——Suggestions for enabling the English manufacturer to compete with the French in goods, where a knowledge of Art and Design is necessary, 953–972——There is no collection of casts in London to which an artist can have access, 963——Very desirable to have exhibitions of the finest specimens of manufacture from every part of the world, 971, 972——Evidence respecting the protection to be afforded to inventions and designs, 973–983——Public taste would very soon be raised by opening museums in every town, 988——Museums being open would enable artists to instruct themselves, 981–983.

(Analysis of his Evidence II. 634*–725.)—Wherever academic institutions connected with the Arts have been encouraged, the Arts have uniformly retrograded, 638–646——Evidence respecting the origin and constitution of the Royal Academy in England; nature of its laws and manner in which it is conducted, 647–661——The schools are in a very inefficient state, 662——Great deficiency in the number of lectures that ought to have been delivered, and reasons assigned for that deficiency, 665–671——Very great dissatisfaction exists among artists as to the management of the exhibition, and causes to which attributable, 673–678——Not sufficient accommodation for all the pictures presented for exhibition, and means suggested for remedying that deficiency, 679–682.

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Robertson, Joseph Clinton. (Analysis of his Evidence I. 1586–1666.)—Conductor of the Mechanics' Magazine from the period of its commencement, 1586–1588——Considerable want of a knowledge of drawing among working mechanics, 1589——Great waste of the time of a mechanic to learn an art that he could not turn to some practical account, 1591——Opinion that there is no want of talent in designing in any branch of manufacture, 1592, 1593——The English are not behind the French in Design as applied to manufactures, except in a very few branches, and grounds on which witness founds that opinion, 1594–1596——Greater part of the engraved cylinders for French goods are manufactured in England, 1596–1598——English manufacturer is enabled, from the amount of his capital and the capabilities of his machinery, to produce a greater quantity of goods than the manufacturer of any other country, 1598.

Improvement must be made in the public taste before any material improvement can be expected in the productions of those who administer to it, and evidence thereon, 1599–1604, 1623–1628——The mechanical classes are rather before than behind the public taste in respect of good designs, 1604——Reason why French goods are so eagerly sought for by all classes, 1605, 1606——Further evidence respecting the superiority of the French over the English manufacturer of fancy goods, 1607–1612——English mechanics are quite competent to produce equally good articles in which the Fine Arts are exercised as the French, if they were paid a higher price for their designs, 1609, 1610, 1613, 1614——The elegance of the Wedgwood ware contributed to its circulation, 1619–1621——Taste of consumers would be materially influenced by the circulation of good works of Art, 1629–1632, 1634——Sources from which the present bad taste of the country has been derived, 1632, 1633.

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ROYAL ACADEMY:

I. *Its Origin; Constitution and manner of conducting it.*
II. *Nature and extent of its Laws.*
III. *Objections to the present mode of conducting it.*
i. *To the administration of its funds.*
ii. *To the distribution of the honours of the profession being vested in them.*
iii. *To the system of Election of Officers, &c.*
IV. *Duties of the Hanging Committee.*
V. *Opinions as to the Accommodation afforded to Exhibitors.*
VI. *State of the Schools belonging to it.*
VII. *Opinions as to their occupying part of the National Gallery.*
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Schools of Art and Design:

1. *Their establishment very necessary.*
2. *Advantages to be derived from their establishment.*
3. *Establishment of Branch Schools and manner of supporting them.*
4. *In Bavaria.*
5. *In Coventry.*
6. *In France.*
7. *In Prussia.*
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1. *Their establishment very necessary.*

Public schools on the Continent for teaching the Art of Design, *Morrison* I. 168——Witness has offered to assist in the establishment in London of a School of Art connected with manufacture, *Morrison* I. 198–200——The principal manufacturing towns would co-operate in the formation of Schools of Art, *Morrison* I. 225–231——The establishment of, on the same principle as school houses are erected, by the aid of government advances, would be productive of great advantage, *Rep.* II. *p.* v.; *Eld* I. 523–530——Should be formed at the national expense, *Toplis* I. 1541——Great want of in this country, *Smith* I. 273——Schools for the instruction of mere outline, and still more of the rules of perspective, would produce very beneficial results, *Foggo* I. 716.

Letter from witness to the Chairman of the Committee on the advantages to be derived from the formation of schools for teaching the Art of Designing and *mise en carte*, *Guillotte* I. 848, *p.* 58——Very desirable that an institution should be established for the purpose of affording instruction to artisans as regards the adaptation of the Art of Design to the trade which he may have to pursue, and principles on which such institutions should be founded, *Wyon* I. 1698–1700, 1707–1718——Publicity should be given to the proceedings of the different schools, and the accounts annually laid before Parliament, *Rep.* II. *p.* vii.; *Skene* I. 1143——Should be established on the same principles as those in France, *Paul* II. 2116——They should be separate from other schools, *Haydon* II. 1095, 1096.

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The establishment of a School of Arts open to persons connected with manufactures would be of great advantage, *Morrison* I. 195; *Spalding* and *Smith* I. 322–325; *Gibson* I. 381; *Harrison* I. 475, 476; *Crabb* I. 1042, 1043——The establishment of, would place the English manufacture on an equal footing with the French, *Butt* I. 582——The esta-

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blishment of schools or museums would give great encouragement for improvement, *Martin* I. 911——The distribution of Schools of Art would be advantageous, *Morant* II. 540——If Schools of Art established there would be no deficiency of applications to reap the benefit among the labouring and industrious classes, *Hay* II. 487-489——Great advantage would be derived from the formation of schools for the education of workmen, *Donaldson* II. 333, 334.

3. *Establishment of Branch Schools, and manner of supporting them.*

Advantages that would be gained from the establishment of branch academies for affording instruction in the Art of Design, and principles on which they should be established, *Rep.* II. *p.* v.; *Skene* I. 1125-1143——Branch schools should be established in all great towns giving elementary instruction in Art, *Haydon* II. 1084, 1085——Manner in which branch schools should be supported, and probable expense, *Skene* I. 1138, 1139.

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5. *In Coventry.*

Great desire among master manufacturers and operative weavers of Coventry for such an establishment, *Eld* I. 493-498, 501-507, 518-530——Petition from inhabitants of Foleshill, praying for assistance towards establishing a School of Design there as connected with the riband trade, *Eld* I. 493-498; 501-507; 518-530——A mere drawing school would be of very little use in Coventry, unless it was accompanied by lectures, *Eld* I. 500.

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Scotch Wool. Its consumption has been very much increased since the manufacture of Turkey and Persian carpets in Scotland, *Skene* I. 1171.

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Sebastian del Piombo. Sum offered for this picture, and examination as to its present condition, *Seguier* II. 1543-1558——This picture is in the worst state in the whole collection of the National Gallery, and causes which have operated to produce its present condition, *Rep.* II. *p.* x.; *Peel* II. 1804-1817; *Solly* II. 1858-1861; *Rennie* II. 1863.

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Seguier, William. (Analysis of his Evidence, II. 1439-1680.)—Keeper of the National Gallery; by whom appointed; to whom answerable; nature of his duties, 1439-1481——Meetings of the Trustees are always well attended, and supposed number of meetings annually, 1456-1466——Other situations held by witness, 1467-1472——But few offers made to the National Gallery for the purchase of pictures belonging to the Italian school, 1465-1513——Opinion that "The Mill" is an original painting by Claude, though there are a variety of opinions on that subject, 1490-1501——Witness would prefer one painting of Raphael to three of the finest works of Murillo, 1528-1537——Pictures in the National Gallery are generally in a very good state, 1538-1563——Sum offered for the Sebastian del Piombo, and examination as to its present condition, 1543-1558——Very desirable to obtain an historical account of each painting placed in a National Gallery, 1565-1575——Evidence respecting the arrangement of the different continental galleries visited by witness, 1584-1608.

Very desirable that under each should be given the name of the master; the time at which he lived and died, and the school he belonged to, 1610-1613——Number of pictures in the National Gallery at the present period, 1617——Estimated value of them; sum paid for the collection of Mr. Angerstein, 1619, 1620——Very impolitic to remove the Cartoons from Hampton Court, and reason why, 1622-1624; 1646-1650——Number of persons visiting the gallery, on an average, annually, 1628——Artists are allowed to study in the gallery, 1629—— Further evidence respecting witness's duties, 1635——Present state of the question between the trustees and Mr. Schomberg as to the picture presented by him, 1660-1664——Evidence respecting the construction of the National Gallery 1665-1676——There should be a room expressly for copying attached to the National Gallery, 1677-1680.

Shawl Trade. Considerable changes in the manufacture of shawls within the last few years, *Smith* I. 290, 291——The Scotch Shawl Trade very much injured by the introduction of the French shawls, *Smith* I. 292-294——Peculiar pains taken by the French in their designs for shawls, *Rep.* II. *p.* iv.; *Smith* I. 295, 296; *Howell* and *Butt* I. 442-446——Is very much depressed in consequence of the want of cultivation of Design, *Smith* I. 327——French machinery of India shawls is decidedly superior to that of this country, *Howell* and *Butt* I. 442-446——Greater encouragement is given to the French in the manufacture of shawls than to the English, *Howell* and *Butt* I. 447-454——The importation of shawls from the East Indies has very much diminished of late years, *Howell* and *Butt* I. 453——The shawl trade has considerably decreased in Paisley owing to the introduction of the French shawls, *Skene* I. 1121-1123——Number of premiums of the Board of Trustees have been dedicated to the shawl manufacturers, *Skene* I. 1169——Superiority of the French in shawl and silk dress and fancy goods generally to be attributed to the opportunities they have of learning, *Barnes* I. 1358-1363.

Shee, Sir *Martin Archer.* (Analysis of his Evidence, II. 1916-2042.)—President of the Royal Academy; extract from certain publications on the origin of the Royal Academy, 1916——Charges made against the academy of depreciating the Arts are entirely without foundation, and examination thereon, 1917-1951——Average amonnt received annually by the Royal Academy from the exhibition, and manner in which the funds are employed, 1928-1935——Manner in which invitations for the dinner given by the Royal Academy, previous to opening the exhibition are arranged, 1936-1943——Great number of eminent artists who are not members of the academy, 1944,1945——The academy approved of the exertions made by some of its members for the institution of a gallery of honour, 1945-1947——No exertions have been spared by the academy for the purpose of raising the Arts in this country and inducing the Government to step forward in their behalf, 1948-1951.

Opinion that academies are productive of great good, 1952-1961——Academies promote the public taste by their exhibitions, 1955-1956——Number of students educated by the Royal Academy since its establishment, 1961——Witness does not agree in the opinion expressed by Dr. Waagen with respect to academies, 1966-1969——Witness has no respect for the opinionof a political economist on the subject of the Arts, 1973-1975——Royal Academy elect their own members, subject to the sanction of the King, 1976-1978——Royal Academy has done all in its power to promote the architecture of the country, 1979, 1980——Visitors are annually elected and their appointment sanctioned by the King, 1981-1983——Present number of the academy is sufficiently comprehensive to watch over and represent the general interests of the Arts in this country, 1985-1989.

Law prohibiting any of its members belonging to any other institution or society of artists in London has not been acted on for some time, 1990-1992——Perfectly fair that the Royal Academy should arrange the pictures of persons who have no authority in the appointment of the persons who arrange them, 1993-1996——Advantages possessed by an academician are open to the whole profession in succession, 1997-2004——It is advisable that exhibitors in general should not have a voice in the election of judges of Art and directors of artistical education, 2005-2009——Very few members are desirous of being on the hanging committee, from the drudgery of the duty and the invidious remarks they are subject to, 2010, 2011——Many members do not exhibit when they are on the hanging committee, 2011——Examination respecting the complaint of Mr. Martin of his pictures being placed in bad situations, 2019-2026——Academicians have

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have the privilege of varnishing and cleaning their pictures after they are hung up, which other artists have not, 2017-2023——No objection to that privilege being abolished, 2020.

Very great improvement has taken place since the foundation of the Royal Academy in the Arts of the country, 2024-2028——Further evidence as to the advantages possessed by members of the academy, 2027-2029——One-half of the National Gallery is to be appropriated to the use of the Royal Academy, 2030-2033——New National Gallery is not so extensive as a great nation like this would be expected to produce, 2034, 2035——Whether in the event of the number of pictures belonging to the National Gallery increasing to such an extent as to demand more room, the Royal Academy cannot be removed from the part they are to occupy, 2036-2041——The Royal Academy is a more important institution to the nation than the National Gallery, 2041——There have been no lectures delivered on perspective recently at the academy, and reason thereof, 2042.

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Sheffield. There should be a museum of the works that are particularly applicable to the branch of manufacture carried on there, *Wyon* I. 1717.

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REPORT

FROM THE

SECRET COMMITTEE

ON

JOINT STOCK BANKS;

TOGETHER WITH THE

MINUTES OF EVIDENCE,

AND APPENDIX.

Ordered, by The House of Commons, *to be Printed,*
20 *August* 1836.

Jovis, 12° die Maii, 1836.

Ordered, THAT a Select Committee be appointed to inquire into the Operation of the Act of the 7th Geo. 4, c. 46, permitting the Establishment of Joint Stock Banks, under certain Restrictions, and whether it be expedient to make any Alteration in the Provisions of that Act.

Ordered, THAT the Committee be a Committee of Secrecy.

Lunæ, 16° die Maii, 1836.

And a Committee was appointed of,—

Mr. Chancellor of the Exchequer.
Sir Robert Peel.
Mr. Poulett Thomson.
Sir James Graham.
Mr. Clay.
Mr. Goulburn.
Mr. Francis Baring (Portsmouth).
Mr. Loch.
Mr. Morrison.
Mr. John Abel Smith.
Mr. Pattison.
Sir John Wrottesley.
Mr. Mathias Attwood.
Mr. Strutt.
Sir Thomas Fremantle.

Ordered, THAT the Committee have power to send for Persons, Papers and Records.

Ordered, THAT Five be the Quorum of the Committee.

Ordered, THAT the Petition of Thomas Toplin be referred to the Committee.

Sabbati, 20° die Augusti, 1836.

Ordered, THAT the Committee have power to report the Minutes of Evidence taken before them to The House.

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PLAN.—Topographical Sketch of the District Plan of the Northern and Central Bank of England.

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REPORT.

THE SECRET COMMITTEE appointed to inquire into the Operation of the Act of the 7 Geo. 4, c. 46, permitting the establishment of Joint Stock Banks under certain Restrictions, and whether it be expedient to make any Alteration in the Provisions of that Act:—HAVE considered the Matters referred to them, and have agreed upon the following REPORT:

ALTHOUGH their inquiries have not been yet brought to a close, Your Committee feel it to be their duty to state that the Evidence already taken before them has fully proved, not only the expediency, but the urgent necessity of having instituted a close and searching examination into the laws which regulate Joint Stock Banks, the principles on which those Establishments are conducted, and the consequences to which they lead. No subject at the present moment more deeply important to the interest of the Public, as well as to the interest of individuals, could have engaged the attention of Parliament; and Your Committee have endeavoured to apply themselves to the execution of their duties with diligence, attention and zeal.

In order to bring before Your Committee the more important facts of the case, their Chairman was instructed to address to the several Joint Stock Banks throughout England and Wales a Circular, to the following effect:

(Private Circular.)

Gentlemen, Downing Street, May 21.

IN pursuance of a Resolution of the House of Commons, adopted unanimously on the 13th instant, a Committee has been appointed, "to inquire into the operation of the Act of the 7 Geo. 4, c. 46, permitting the establishment of Joint Stock Banks, under certain restrictions, and to examine whether it be expedient to make any alterations in the provisions of that Act." Of that Committee I have the honour to be Chairman, and at the first meeting I was requested to obtain from the Joint Stock Banks such information as may enable the Committee to execute the duties confided to them by the Legislature.

As it was considered just to the parties concerned that the Committee appointed should be one of secrecy, for the purpose of avoiding any disclosure of private transactions not required by the public interest, in place of transmitting to you the usual order of the Committee, issued under the power and authority of the House of Commons, it has been judged more advisable that this communication should be addressed to the Joint Stock Banks by me as Chairman, and that your reply should be addressed, under cover, to "The Chancellor of the Exchequer," and marked "Confidential Bank Returns." I inclose two papers calling your attention to the particular points on which the Committee require information, and you will be so good as to fill up the return with as little delay as possible. The account of liabilities and assets (No. 2.) should if possible be furnished for the three last half yearly periods to which your accounts are made up, and the answers to the questions in the paper (No. 1.) may be made in reference to your last period of balance. This may, I hope, diminish the trouble imposed upon you; and the returns called for may also limit the examination of witnesses. You will not hold yourself precluded from adding any explanations not coming within the scope of these inquiries; and I can assure you that whilst I place every confidence in the zeal and readiness with which you will promote the objects of this inquiry, it is at the same time the earnest desire of the Committee so to govern their proceedings as most to conduce to the convenience of all parties concerned.

I am, &c.,
(signed) *T. Spring Rice.*

The questions and form of account alluded to in the Circular are as follow:

Questions.	*Answers.*
1. Name of the joint stock bank, and date of commencing business?	
2. Number and situation of branches, and distance of each from central bank?	

Questions.	*Answers.*
3. Amount of nominal capital?	
4. Number of shares, and nominal value of each share?	
5. Number of shares issued?	
6. Amount of paid-up capital?	
7. Date of the several calls for paid up capital, and amount of the several instalments paid up?	
8. Number of shares (if any) which may have been forfeited for non-payment of instalments?	
9. Rate of declared dividend?	
10. Variations in rate of dividend, and date of such variations?	
11. Date of deed of settlement, and number of persons who have signed such deed?	
12. Copy of deed of settlement; when it has been printed and published?	
13. Copies of the last reports and accounts laid before the proprietors; a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?	
14. Statement whether the Bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?	
15. Places at which promissory notes and bank post-bills are made payable?	
16. At what date or sight bank post-bills are issued?	
17. Rate of interest paid by the bank, whether on deposits or balances of account?	
18. Variations in such rate, and date of such variations?	
19. Date to which the account is made up?	

No. 2.—ACCOUNT of the LIABILITIES and ASSETS of the JOINT STOCK BANK of

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Amount of Promissory Notes payable on demand - - -		Cash in Coin and Bank of England Notes - - - -	
Bank Post-Bills - - - -			
Other original Bills drawn or accepted by the Bank - - -		Stock:	
Bills bearing the endorsement or guarantee by the Bank - -		1. Government Stock, Exchequer Bills, Bank of England Stock, India Stock or Bonds - -	
Deposits:		2. All other Stock and Shares in Public Companies; distinguishing the amount (if any) of its own shares or stock held by the Bank itself, or in trust for the Bank - - - - -	
1. Bearing Interest, and at what rate - - - - -			
2. Not bearing Interest - -			
Balances of Accounts Current due from the Bank:		Bills of Exchange - - -	
1. Bearing Interest, and at what rate - - - - -		Distinguishing the amount (if any) overdue - - - -	
2. Not bearing Interest - -			
		All other Securities, not included as above - - - -	
All other Liabilities, not included as above - - - -			
TOTAL Liabilities - £.		TOTAL Assets - £.	

An objection was at first raised on the part of some few of these Establishments against furnishing the information required; but this objection was very

very soon abandoned, and the greatest readiness was generally expressed on the part of the Joint Stock Banks to lay before Your Committee the most minute details illustrative of their mode of transacting business.

Your Committee cannot avoid remarking that this readiness to meet inquiry is in itself the surest pledge and guarantee of the sound principles on which these or any other Establishments are conducted, and of the fidelity with which the duties confided to Directors or Managers are performed. Had the objection been persisted in, Your Committee would not have hesitated in reporting the facts specially, confident that The House would not have permitted any individuals whatever to impede an inquiry, instituted by Parliamentary authority, and with a view to the public interests.

Your Committee have felt it to be their duty to submit the Evidence to the reconsideration of the several Witnesses examined, in order that they might be enabled to express an opinion whether the same might be published without risk or inconvenience.

To this rule they made one exception; in the case of the Norwich and Norfolk Bank, which has now ceased to exist, and in respect to which the same motives for reserve could not be held to apply, Your Committee have published the whole Evidence as it was given, without any second communication to the Witnesses. That case illustrates most forcibly the evils consequent upon a misapplication of the principle of Joint Stock Banking, and the danger resulting from mismanagement and irregularity. At the same time, Your Committee must guard against the inference that the disclosures made in that case by the three Witnesses examined, furnish any evidence of the mode in which the Joint Stock Banks of England are generally conducted. On the contrary, many of the Establishments appear to be prudently conducted, and though an inattention to the sound principles on which banking operations should be conducted, is exhibited in several cases, the ultimate solvency of the Banks, and their power of fully meeting their engagements, must not be brought into doubt.

The Evidence taken before Your Committee and the Returns from the Stamp Office establish the fact, that these Banks are rapidly extending in all directions; that new Companies are daily forming, and that an increased number of Branches and Agencies are spreading throughout England, even in small Towns and Villages,—that a principle of competition exists which leads to the extinction of all Private Banks, and to their conversion into Banking Companies. The mode in which this is effected, and the principle on which the issue of transferable shares acts at once on Private Banks, and generally on commercial credit, is fully developed in the Evidence.

Your Committee have had before them the Deeds of Settlement of the greater number of the existing Joint Stock Banks, and they proceed to submit to The House an analysis of some of their leading provisions.

Though the general objects of these establishments are much alike, yet there are some variations in their Deeds of Settlement, which it may be material to point out.

First, as to the power of altering the regulations of the company.

The active duties are generally delegated to a small body, called the Directors, while the main body of Proprietors reserve to themselves the

power of selecting the Directors, and of altering from time to time the rules by which the Directors are to be governed. Indeed it might have been expected that the Proprietors would always have reserved to themselves this power; nor should this general rule have been noticed, had it not been necessary to point out a signal exception to it, in the case of one particular company, in which all the powers of the company are vested in the Directors of the Central Bank till January 1838, and even after that date this authority is only to be controlled by the "General Board of Directors," consisting of the Central Directors themselves and of the Local Directors of Branch Banks appointed by them. The Deeds of all the other Companies expressly give a power to the Shareholders to make new laws and regulations.

Secondly, as to the mode of conducting the business of banking.

This is for the most part set out in general terms. Some Banking Companies content themselves with defining the business to be "banking in all its branches;" in other cases it is called "the business of bankers."

Advancing money on real security is in no instance forbidden. The Deeds of three Companies are silent on the subject; the rest expressly allow it.

The majority of the Deeds are silent on the subject of the purchase of land. The ——— Banking Company expressly allows it. The ——— Banking Company and the Union Banking Company expressly forbid it.

An advance of money on mining concerns is in no instance expressly allowed; in many it is expressly forbidden; in the majority it is passed over in silence.

Advances of money upon any "public foreign government stock or the stock of any foreign chartered public company," is directly sanctioned in the Deeds of four Banking Companies. Investment in foreign government stock or funds is allowed by the Deed of another Bank. Such advances are expressly forbidden by many of the Deeds, and are passed over in silence by many others.

In no instance is the Company forbidden to become the purchaser of its own shares; but, on the contrary, power is expressly given to do so by means of the Deeds, and that to any amount. The only modifications of this power which Your Committee have found, are in the case of one Banking Company, in which the Directors are authorized to purchase shares in the case only of a refusal to admit as a Proprietor the person proposing to buy; and in the case of another Bank, in which the number of shares to be bought in by the Directors is restricted to 40.

Thirdly, as to the degree of publicity to be given to the proceedings.

No principle seems to be more attended to or prominently put forward, than that of preserving secresy as to the state of the accounts of the customers of the Banks. To this principle there does not appear to be an exception.

The Directors are in general required to sign a declaration, pledging themselves to observe secresy as to the transactions of the Bank with their customers, and the state of the accounts of individuals. In some of the Companies this declaration is also to be signed by all the clerks and officers. One Banking Company goes so far as to require an oath to this effect. If the Proprietors are dissatisfied with the statement of accounts made by the Directors, a power is generally reserved to appoint auditors or inspectors for the examination of the books, but these auditors or inspectors are required to sign a similar declaration of secresy.

No Proprietor, not being a Director, is entitled to inspect any of the books of the company.

The Directors are in general bound to exhibit to the general meeting of the Shareholders a summary or balance-sheet of their affairs, and to make such further statement or report as the Directors may deem expedient and conducive to the interests of the Company. In the case of one of these Banks even this is not obligatory by the terms of the Deed, which leave it to the discretion of the Directors whether they do or do not exhibit a balance-sheet. In a very extensive Bank the Proprietors annually appoint auditors to examine the affairs of the Company and to report thereon.

In some of the Companies the principle of secresy is carried still further; two of the Directors selected from the rest are the exclusive depositors of the power of inspecting the private accounts of customers. These persons are sometimes called "Confidential Directors." This provision is stated to be made "in order that the credit and private transactions of individuals may be preserved inviolate." Sometimes they are called "Managing Directors;" sometimes "Special Directors."

In other Companies, though all the Directors have the power of inspection of the accounts of customers, two of the Directors are selected to inspect Bills and Notes, "in order to prevent the exposure of such Bills of Exchange "and Promissory Notes as may pass through the Bank." These two Directors are called the "Bill Committee." In two of the Companies a single person called the "Manager" has the exclusive power of inspecting Bills and Notes.

Fourthly, as to the terms on which the Company is to be dissolved.

The Deeds of all these Companies contain some provision for Dissolution in certain contingencies. It is in general provided that a Dissolution of the Company shall take place by reason either of a certain amount of loss, or of a voluntary agreement. Dissolution by reason of loss in the great majority of the Deeds is provided for in the following manner:

It is necessary to premise that the Directors of each of these Companies are bound to set aside a certain portion of the profits to form a fund to meet extraordinary demands, which fund is sometimes called the "Surplus Fund," sometimes the "Reserve Fund," but more usually the "Guarantee Fund." The ordinary provision for Dissolution is to this effect: that if the losses sustained shall at any time have absorbed the whole of this Guarantee Fund, and also one-fourth of the Capital paid up, then any one Shareholder may require the Dissolution of the Company, which shall take place accordingly, unless two-thirds in number and value of the Shareholders shall be desirous of continuing the Company, and shall purchase the shares of those Proprietors who wish to withdraw. In one Bank the dissolution of the Company takes place upon a loss of one-fifth instead of one-fourth of the Capital. In two other Banks no mention is made of the Guarantee Fund.

The provision of the great majority of Deeds, as above stated, is, that in the event of a given amount of loss, any one Shareholder may propose the Dissolution. In some three Shareholders are required. In the Banking Company *A.* the requisition for dissolution must be made by 10 Shareholders, holding 200 shares; in the Bank *B.*, by one-fourth of the Company; but if the loss amount to one-half of the Capital, then by any single Shareholder.

By the general provisions of the great majority of Deeds, the Dissolution of the Company, though duly proposed, may be averted by two-thirds of the Pro-

prietors; but in some there exists no such restriction; and on the occurrence of a given amount of loss, the Dissolution, if proposed, must necessarily take place. In other instances, on the appearance of a given amount of loss, the Dissolution is to take place immediately, even though no Partner should propose it.

The Banking Company *C.* has provisions for Dissolution peculiar to itself, and, among others, it is set forth that the Partnership shall determine on the 1st January 2001.

The Bank of *D,* besides the usual provision for Dissolution in case of a loss, has a provision for Dissolution if the Company shall not repay a contribution to a Shareholder who shall have been compelled to pay a debt of the Company.

A Dissolution, by voluntary agreement, may in general be directed by a majority of two-thirds of the Shareholders in number and value, but with the concurrence of a certain number of the Directors.

In some Companies a voluntary Dissolution may be effected by three-fourths of the Shareholders, in others by a majority; in a few others there is no provision for a voluntary Dissolution.

The House will see from this Analysis that these Deeds of Partnership, on which depend the whole transactions of the Banks and their responsibility to the Public, so far from being framed according to one common and uniform principle, differ materially from each other in many most important particulars; and in some instances the Deeds contain provisions open to very serious objection, as entailing possible consequences highly injurious to the interests of the Public and of the Banking Establishments themselves.

Your Committee will now call the attention of The House to some few facts which illustrate the present system.

Subject to the local restrictions imposed for the protection of the privilege of the Bank of England, it is open to any number of persons to form a Company for Joint Stock Banking, whether for the purpose of deposit, or of issue, or of both.

1. The Law imposes on the Joint Stock Banks no preliminary obligation beyond the payment of a license duty, and the registration of the names of Shareholders at the Stamp Office.

2. The Law does not require that the Deed of Settlement shall be considered or revised by any competent authority whatever, and no precaution is taken to enforce the insertion in such Deeds of clauses the most obvious and necessary.

3. The Law does not impose any restrictions upon the amount of nominal Capital. This will be found to vary from 5,000,000 *l.* to 100,000 *l.*, and in one instance an unlimited power is reserved of issuing shares to any extent.

4. The Law does not impose any obligation that the whole or any certain amount of shares shall be subscribed for before banking operations commence. In many instances Banks commence their business before one-half of the shares are subscribed for, and 10,000, 20,000, and 30,000 shares are reserved to be issued at the discretion of the Directors.

5. The Law does not enforce any rule with respect to the nominal amount of shares. These will be found to vary from 1,000 *l.* to 5 *l.* The effects of this variation are strongly stated in the Evidence.

6. The Law does not enforce any rule with respect to the amount of Capital paid up before the commencement of business. This will be found to vary from 105 *l.* to 5 *l.*

7. The

7. The Law does not provide for any publication of the liabilities and assets of these Banks, nor does it enforce the communication of any balance sheet to the Proprietors at large.

8. The Law does not impose any restrictions by which care shall be taken that dividends are paid out of banking profits only, and that bad or doubtful debts are first written off.

9. The Law does not prohibit purchases, sales and speculative traffic on the part of these Companies in their own stock, nor advances to be made on the credit of their own shares.

10. The Law does not provide that the Guarantee Fund shall be kept apart and invested in Government or other securities.

11. The Law does not limit the number of branches or the distance of such branches from the Central Bank.

12. The Law is not sufficiently stringent to insure to the Public that the names registered at the Stamp Office are the names of persons *bonâ fide* Proprietors, who have signed the Deed of Settlement, and who are responsible to the Public.

13. The provisions of the Law appear inadequate, or at least are disregarded, so far as they impose upon Banks the obligation of making their notes payable at the places of issue.

All these separate questions appear to Your Committee deserving of the most serious consideration, with a view to the future stability of the Banks throughout the United Kingdom, the maintenance of Commercial Credit, and the preservation of the Currency in a sound state.

The most important facts which have come under the consideration of Your Committee, are connected with the operation of the Joint Stock Banks on Credit and Circulation. It appears that a great extension has been given to both, and that if the operations of all Banks, whether private, or formed on Joint Stock principles, are not conducted with prudence and with caution, measures adopted by the Bank of England with a view to the state of the Foreign Exchanges, and of the consequent demand for Bullion, may be counteracted by the advances and increased issues of Country Banks. The following Table will exhibit the progress of the Circulation for some time past, and it is to be inferred from the increased issues of Joint Stock Banks at periods when the Bank of England was endeavouring to limit the amount of Paper in circulation, that a due attention was not given by them to the Returns published in the Gazette under the Act of the 3 & 4 Will. IV. c. 98.

AN ACCOUNT of the aggregate Amount of Notes circulated in *England* and *Wales* by Private Banks, and by Joint Stock Banks and their Branches; distinguishing Private from Joint Stock Banks.—(From Returns directed by 3 & 4 Will. IV. c. 83.)

Quarters ending	Private Banks.	Joint Stock Banks.	TOTAL.
28 December 1833	8,836,803	1,315,301	10,152,104
29 March - 1834	8,733,400	1,458,427	10,191,827
28 June - —	8,875,795	1,642,887	10,518,682
27 September —	8,370,423	1,783,689	10,154,112
28 December —	8,537,655	2,122,173	10,659,828
28 March - 1835	8,231,206	2,188,954	10,420,160
27 June - —	8,455,114	2,484,687	10,939,801
26 September —	7,912,587	2,508,036	10,420,623
26 December —	8,334,863	2,799 551	11,134,414
26 March - 1836	8,353,894	3,094,025	11,447,919
25 June - —	8,614,132	3,588,064	12,202,196

Stamps and Taxes, 2 August 1836.

John Wood.

BANK of *England.*

	Circulation.	Deposits.	Bullion.	Securities.
28 December 1833	17,469,000	15,160,000	10,200,000	24,576,000
29 March - 1834	18,544,000	13,750,000	8,753,000	25,787,000
28 June - —	18,689,000	15,373,000	8,885,000	27,471,000
27 September —	18,437,000	12,790,000	6,917,000	26,915,000
28 December —	17,070,000	13,019,000	6,978,000	25,551,000
28 March - 1835	18,152,000	9,972,000	6,295,000	24,533,000
27 June - —	17,637,000	11,753,000	6,613,000	25,221,000
26 September —	17,320,000	13,866,000	6,284,000	27,724,000
26 December —	16,564,000	20,370,000	7,718,000	31,764,000
26 March - 1836	17,669,000	12,875,000	8,014,000	25,521,000
25 June - —	17,184,000	15,730,000	6,868,000	28,847,000

Your Committee cannot too strongly recommend to all parties engaged in banking the utmost caution and prudence in these respects, both at the present, and in their future operations.

It was under the consideration of Your Committee whether the Law, and the practice which they have described, did not require the interposition of the Legislature even during the present Session. They have been led to decline pursuing this course, because their inquiries are incomplete, and because they feared that more inconvenience might have resulted from an imperfect measure than from allowing the evils of the present system to continue without legislative remedy till the next Session of Parliament. If a Bill had been introduced, prospective only in its enactments, an inference might have been raised contrary to that which is the decided opinion of Your Committee, namely, that the existing Banks are subject to any revision of the Law which Parliament may enact. The right of the Legislature to interfere, not only in respect to Banks to be established hereafter, but in respect to existing establishments also, is a principle which Your Committee are prepared to assert in the strongest manner. They have now before them the accounts of the existing Joint Stock Banks, exhibiting in very minute detail their mode of conducting their business. If, as Your Committee strongly recommend, it should be the pleasure of The House to renew this inquiry at the opening of the next Session, a continuation of these accounts would necessarily be called for. It is the earnest hope of Your Committee that the comparison of these two series of accounts may prove that the banking operations during the recess may have been conducted with prudence and caution, and more particularly that those who assume the responsibility of issuing notes payable on demand, have felt it to be their pressing duty to examine accurately the state of the Exchanges, the proceedings of the Bank of England in reference to its issues, and may thus guard against the dangerous error of an imprudent extension either of Credit or of Circulation when an opposite course was rendered necessary.

Your Committee, in conclusion, feel it their duty not only to recommend caution to the Directors and Managers, but vigilance and attention to the Proprietors of Joint Stock Banks also. By several of the Deeds of Settlement, imperfect as many of those Deeds are, it has been already shown that the Proprietors are entitled to an inspection of the balance-sheet, and in some instances to an examination of that account. When it is considered how great is the responsibility which the Law imposes on these Shareholders, Your Committee cannot but hope that these functions will be strictly exercised by the Proprietors. On this check much will depend during the interval which must elapse before Parliament is called upon to interfere further.

20 *August* 1836.

PROCEEDINGS OF THE COMMITTEE.

Mercurii, 18° *die Maii*, 1836.

Present, Mr. CHANCELLOR OF THE EXCHEQUER.

Mr. Loch.
Mr. Strutt.
Mr. M. Attwood.
Mr. Morrison.
Mr. P. Thomson.
Sir James Graham.
Mr. Clay.
Sir J. Wrottesley.
Mr. Pattison.
Mr. F. T. Baring.
Sir T. Fremantle.
Mr. John A. Smith.

Veneris, 24° *die Junii*, 1836.

Present, Mr. CHANCELLOR OF THE EXCHEQUER.

Mr. Clay.
Mr. Loch.
Sir R. Peel.
Mr. Strutt.
Mr. John A. Smith.
Mr. Pattison.
Sir J. Wrottesley.
Mr. F. T. Baring.
Sir T. Fremantle.
Sir James Graham.
Mr. Morrison.

SUB-COMMITTEE.

Lunæ, 27° *die Junii*, 1836.

Present, Mr. CHANCELLOR OF THE EXCHEQUER.

Sir R. Peel.
Mr. Clay.
Mr. P. Thomson.
Sir T. Fremantle.
Sir J. Wrottesley.

GENERAL COMMITTEE.

Veneris, 8° *die Julii*, 1836.

Present, Mr. CHANCELLOR OF THE EXCHEQUER.

Mr. Clay.
Sir James Graham.
Mr. Strutt.
Mr. Morrison.
Mr. Goulburn.
Sir T. Fremantle.
Mr. M. Attwood.
Mr. F. T. Baring.
Mr. P. Thomson.
Sir R. Peel.
Mr. Pattison.
Mr. John A. Smith.
Mr. Loch.

Veneris, 12° *die Augusti*, 1836.

Present, Mr. CHANCELLOR OF THE EXCHEQUER

Mr. Clay.
Mr. F. T. Baring.
Mr. Morrison.
Mr. Pattison.
Mr. P. Thomson.
Mr. John A. Smith.
Mr. Loch.

LIST OF WITNESSES.

Lunæ, 6° die Junii, 1836.

Mr. Edmund Burdekin - - - - - - - - - - - - p. 1
Mr. John Stanway Jackson - - - - - - - - - - - p. 4

Veneris, 10° die Junii, 1836.

Mr. Robert Gilbert - - - - - - - - - - - - p. 10

Martis, 14° die Junii, 1836.

Mr. Thomas Nimmo - - - - - - - - - - - - p. 20
John Amery, Esq. - - - - - - - - - - - - p. 35

Veneris, 17° die Junii, 1836.

Paul Moon James, Esq. - - - - - - - - - - p. 43

Martis, 21° die Junii, 1836.

Mr. Joseph Gibbins - - - - - - - - - - - - p. 59

Veneris, 24° die Junii, 1836.

Vincent Stuckey, Esq. - - - - - - - - - - - p. 80

Martis, 28° die Junii, 1836.

Mr. Walter Gibson Cassels - - - - - - - - - - p. 94

Veneris, 1° die Julii, 1836.

General Austin - - - - - - - - - - - - - p. 116

Martis, 5° die Julii, 1836.

Mr. John Harding - - - - - - - - - - - - p. 131

Martis, 12° die Julii, 1836.

Simon Martin, Esq. - - - - - - - - - - - p. 140

Martis, 19° die Julii, 1836.

John Wood, Esq. - - - - - - - - - - - - p. 153

Veneris, 22° die Julii, 1836.

Samuel Gurney, Esq. - - - - - - - - - - - p. 156

Martis, 26° die Julii, 1836.

Mr. Samuel Bignold - - - - - - - - - - - - p. 165
Mr. Daniel Robertson - - - - - - - - - - - p. 174

MINUTES OF EVIDENCE.

Lunæ, 6° *die Junii*, 1836.

MEMBERS PRESENT.

The Right Hon. the Chancellor of the Exchequer.	Mr. Pattison.
Sir John Wrottesley.	Mr. Loch.
Sir James Graham.	Mr. Strutt.
Mr. F. Baring.	Mr. Clay.
Mr. M. Attwood.	Sir T. Fremantle.
Mr. T. A. Smith.	Mr. P. Thomson.
Sir Robert Peel.	Mr. Goulburn.

THE RIGHT HON. THE CHANCELLOR OF THE EXCHEQUER, IN THE CHAIR.

Mr. *Edmund Burdekin*, called in; and Examined.

Mr. *E. Burdekin.*

6 June 1836.

1. *Chairman.*] ARE you connected with any of the joint stock banks?—With the bank of Manchester.

2. What is the title of the firm?—The Bank of Manchester.

3. Are you the manager?—I am.

4. Are you the person whose name is subscribed to the circular now shown you?—I am.

—(A.)—

Gentlemen, Manchester, 23 May 1836.

THE Chancellor of the Exchequer, as Chairman of the Committee appointed under Resolution of the House of Commons, on the 13th instant, "to inquire into the operation of the Act of the 7 Geo. 4, c. 46, permitting the establishment of joint stock banks under certain restrictions, and to examine whether it be expedient to make any alterations in the provisions of the Act," has addressed a circular to the banks with which we are respectively connected, requesting answers to certain questions, and a return of liabilities and assets; which circular we presume has been also addressed to all other joint stock banks.

Convinced as we are, that a fair investigation of the principles and of the practice of the management of joint stock banks will tend to increase the confidence of the public in their security, it appears to us nevertheless that answers to these questions, and the returns sought, will, in several particulars, involve disclosures which are not required for the public good, and are therefore unnecessary, and which will be prejudicial to the interests of joint stock banks, and should therefore be declined.

In pursuance of the duty imposed upon us as members of the committee, appointed at the meeting of deputies from joint stock banks, held at Morley's Hotel, London, on the 29th ultimo, "to take measures for protecting the interests of joint stock banks against any prejudicial effects which may arise from the Bill to consolidate the Stamp Acts now before Parliament, or from the motion of Mr. Clay, for a Committee to inquire into the operation of the Act 7 Geo. 4, c. 46," we have determined to summon our colleagues, for the purpose of soliciting an interview with the Chancellor of the Exchequer, in order to remonstrate with him upon the objectionable requirements of the documents enclosed in his circular; and we submit to you the propriety of deferring any reply to that circular until the result of such interview has been communicated to you, which may require another general meeting of deputies from the banks interested.

We are, gentlemen, yours obediently,

Edmund Burdekin.
John S. Jackson.

5. Who is the other person who has subscribed it?—Mr. Jackson is the manager of the Manchester and Liverpool District Bank.

6. By what authority was that circular issued?—We are members of a committee, formed a short time since, for the purpose of watching the proceedings respecting the Stamp Act, and the inquiry under Mr. Clay's motion, and as members of that committee we issued that circular.

7. Was it issued by you two upon your individual responsibility, or in concert with any others?—On our individual responsibility.

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8. To whom was that circular addressed?—I believe one was addressed to each of the joint stock banks.

9. What is the government of your bank; is it governed by a board of directors or any other authority?—By a board of 12 directors.

10. Was this letter submitted to your board of directors?—The manuscript was shown at the board prior to its going to the printers.

11. Was it approved or sanctioned by them?—I believe it was approved of by them, but it formed no part of their proceedings at the board.

12. Are you one of the directors?—I am.

13. Was it shown by you to your co-directors?—It was.

14. Was there any entry made in the minutes respecting this circular?—None whatever.

15. Do you consider that you had the sanction of your co-directors for issuing it?—I considered that the circular shown to them had their approval, but it was not as a director of the Bank of Manchester that I signed it.

16. Have you obtained answers to it?—We have not; we did not expect any; we have received, I believe, some letters, acknowledging the receipt of it.

17. It appears upon this circular that you and Mr. Jackson communicated to all the joint stock banks of England that, in your judgment, the replies required by the circular of the Chairman should be declined?—Certainly, there is that expression in the circular; but I wish distinctly to state that, as I have before expressed, we are anxious that the fullest information should be given to the Committee, consistent with a proper security to the joint stock banks, and we were fearful that the enlarged account required by the paper, No. 2, might involve a disclosure of matters connected with our respective establishments, which, without a very sufficient explanation, might not be fairly understood by the Committee, or by the public, if it found its way to the public; and therefore we were anxious to avoid any prejudicial effect which might casually arise by hastily filling up the statement required.

18. Are the Committee to understand you saw no difficulty or objection to giving answers to all the questions in the first paper?—Not the slightest.

19. But that the difficulty you have raised applies to the amount of liability and of assets only?—It does; we have no desire whatever for any concealment in the establishment which I represent; we are anxious that the Committee should possess the most extensive information; but this impression certainly did exist with us, which I presume I am at liberty to state, that the disclosure of our private affairs was perhaps more than is usually required by a Parliamentary Committee; and we especially considered that if a balance-sheet of our affairs is required to be laid before the Committee, the same ought to be required from all other bankers, both private and public; that was the feeling we had.

20. Are the Committee to understand that your objection lay against the principle of the furnishing that balance-sheet, or against the manner in which it was required to be furnished by you?—Against the mode.

21. You have no objection to furnishing the same information in another mode, avoiding the objections which you see to this sort of account?—Of course I cannot pledge the board to that; I have no instructions from the board on that point; but I think I can answer for the directors, that they would be very willing to furnish to the Committee every information that would not be a disclosure of any private affairs of the bank, which as directors they are of necessity intrusted with by the proprietors, whose interests are confided to their care.

22. What disclosures do you refer to as likely to be made by that account, which are not required for the public good, and are therefore unnecessary and prejudicial to the interests of joint stock banks?—I allude more particularly to the extent to which the liabilities would be swollen, if the amount of all the bills of exchange which are current, and bearing the endorsement of the company, be placed as liabilities to the debit side of that account, without the account having credit for the like amount as assets; such a statement would present in figures a large sum on the one side, without having, as it ought to have, an equal sum on the other side. And if a statement so made were to go forth to the public, without a proper explanation, an erroneous conclusion might be drawn from it, prejudicial to the company; indeed any company would appear insolvent with such a statement.

23. Do you not consider that those endorsements do in fact constitute liabilities? Most certainly.

24. Then how would it be possible to obtain an account of liabilities, and the assets of the bank, excluding from such account those liabilities?—If it be, as I have been

been given to understand is the fact, that this Committee has the power to compel us to render a statement of our liabilities, it is of course totally impossible for us to make that statement without including every bill of exchange on which we have endorsed our name; and I beg it to be understood that it was in ignorance of the fact that the Committee does possess such power that the objection was first taken.

25. Did you consider that circular as the circular of an individual, cautiously marked as such, rather than as an order from a Parliamentary Committee?—I considered the circular certainly as coming from yourself, as Chairman of the Committee.

26. Did you consider it as conveying the order of the Committee?—Certainly not.

27. Mr. *Attwood.*] You considered that a literal compliance with the order would have given an account of your affairs which would not have been in effect a correct account?—The account would have been a correct account, because it would have embraced the amount of the whole of our liabilities on bills of exchange; but my impression was that such a statement, not having credit given it for the assets contained in the security of those parties whose names on the bills precede ours, would have a prejudicial effect on the minds of the public, and even of the Committee, if unexplained; because the liabilities, if thus shown, would far exceed in amount the assets placed on the opposite side, and thus an impression might be created by such a statement prejudicial to the joint stock banks generally.

28. Do you consider that the return, which required you should give your endorsements on bills you had parted with as part of your liabilities, would also be accompanied with a power of putting those same bills among your assets on the other side of the account?—That is a question on which there are two opinions. My opinion was, in the first instance, (I have not given it much consideration since) that if I were compelled to make out the statement in question, I should put the current bills as liabilities on the debit side of the account, and take credit for the same amount as assets; considering that the guarantees of the endorsers and drawers were my guarantees against any loss from their non-payment.

29. That would have given a correct impression of the affairs of the bank?—If that statement had been so made it would.

30. If not so made it would not give a correct impression of the affairs of the bank?—My impression is that it would not.

31. You were in some doubt as to the manner in which the order required you should enter those bills on the credit side of the account?—We were in doubt altogether as to the mode in which the facts should be stated.

32. You wrote that letter under a doubt how it was to be filled up, considering that if it was filled up in one way it would convey an erroneous impression of the situation of the bank?—Yes; or rather that an erroneous impression might be taken from it by those who would not consider all the bearings of the subject.

33. *Chairman.*] You are aware that the circular contains a statement that the banks may add any circumstances of explanation, in reference both to the questions in the first paper and to the account in the second?—Certainly.

34. Would it not be open to you in filling up the account, therefore, to append any observations which are likely to bring before the Committee the particulars to which you have now adverted in respect of the endorsements upon those bills?—I think we could scarcely have made such an explanation in writing as would have been sufficiently explanatory of the facts, or satisfactory to the minds of the Committee; but had there been no objection felt by the board of directors to making such a return, we should have accompanied the statements with the most extensive explanations upon every point. Our objection is not to giving such information as may be necessary to enable the Committee to make a proper report to the House of Commons; but we have felt that we were called upon for more, under the circumstances, than we thought the Committee (using the word with great deference) had a right to call upon us for. If I am to understand that the whole extent of information which the Committee chooses to call for we are bound to give, then of course I will make that communication to my co-directors, and it will be for the board to decide whether the requirements of the Committee shall be complied with or not; for, as I said before, I have no instructions from the board on the subject. We have always recommended publicity to such an extent as should be a sufficient and satisfactory security to the public; for we wish that the system of joint stock banking should be made indisputably secure, so that no question could be raised as to the possibility of an unsafe or unsound company.

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35. Do you consider that the inquiry before this Committee could be complete without an account of the liabilities and the assets of the joint stock banks?—I am not prepared to give an answer to that question, because it is a matter I have not sufficiently considered. I have looked at the inquiry in this light, that we ought all to be placed on one footing; and if it be in the power of the Committee to compel a disclosure of our private affairs, we can have no objection to comply with that, if the same power be exercised over the private bankers.

36. Do you think any inquiry into the principle of banking, whether of the Bank of England, or of joint stock banking, or private banking, could be effectually carried on without considering the assets and liabilities of the respective banks?—I should consider that such an inquiry might be made without requiring a statement of the assets and liabilities, as would satisfy the Committee at all events of the security of joint stock banks; but it cannot be doubted that if such an inquiry as that now instituted against joint stock banks were to be instituted against the private establishments, some of the latter must of necessity declare their own insolvency.

37. The question does not apply to this particular account of the assets and liabilities, but to any account of assets and liabilities; do you think that a Parliamentary examination of the principles on which banks are carried on could be complete if it did not embrace an inquiry into the assets and liabilities of banks?—It perhaps might be considered that it could not be complete.

38. Do you think that the assets and liabilities could be satisfactorily inquired into if the amount of the bills guaranteed by the respective banks, or bearing their endorsements, were excluded from such accounts?—Certainly not.

39. Mr. *Clay.*] You would have no objection to furnish the amount of bills under endorsement by the company at the period specified, if you were permitted either on the opposite side to state those very bills that had been discounted in the nature of assets, or to accompany the statement by a full explanation of the circumstances?—I cannot answer that question, for the reason I have before assigned; I am not authorized by the board to say we would do so; the board would have to decide that question on the receipt of a positive intimation that they must furnish such an account.

40. Have you any opinion individually whether there could be any legitimate objection to the account with the accompanying explanations stated?—One objection, among others, is that the liabilities of banks on bills of exchange will vary very much according to circumstances. In the north of England especially it is the practice (and has been throughout the whole of my remembrance) for bankers to rediscount the bills they receive from their customers, because the payments in the current course of trade in those districts are made almost exclusively in Bank of England notes, and not in bills of exchange. The consequence is, the bankers are required to furnish for the use of their customers large amounts of Bank of England notes, when their receipts of such notes are comparatively small: this is particularly the case in Manchester, where payments for commodities are made by the merchants and manufacturers in cash or Bank of England notes, supplied to them by the bankers, in exchange for bills drawn on London and elsewhere; the bankers then go into the London market with their bills, and discount them, in order to continue the supply of cash which the business of their customers may require. The liabilities therefore on bills of exchange of such bankers must of necessity be greater than those of bankers in districts where no such custom prevails, but their security to the public may not be the less on that account.

41. You consider that practice a legitimate and proper one?—Certainly.

42. Is there then any difficulty in stating that?—I see no objection, if it be required from bankers generally.

43. Is there an objection to any other item?—I may say that the objection felt generally is that the inquiry is instituted against one class of bankers only.

Mr. *John Stanway Jackson*, called in; and Examined.

Mr. *J. S. Jackson.*

44. WHAT is your connexion with the district bank of Manchester?—I am its general manager.

45. Is the government of that bank vested in a court of directors?—It is in a board of directors.

46. Is this circular which has been issued, and which bears the signature of John S. Jackson, a circular of yours (Paper A)?—Yes.

47. Did

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47. Did you write it of your own authority, or did you submit it to the board of directors of the district bank?—I submitted it to the board of directors.

48. Was it approved of by them?—It was.

49. To whom was it addressed?—It was addressed, as far as I know, to all the joint stock banks already in operation.

50. Have you obtained replies?—No replies, as far as I remember, have been sent to me; but I think several replies have been sent to the Old Hummums.

51. You allude in this circular to a committee appointed of the deputies of the joint stock banks in London; what committee is that?—The Chairman is aware that the deputies of joint stock banks have had the honour of an interview with him on another subject; from the tenor of that interview it was thought unnecessary they should all remain in town, and six individuals were selected by them as a committee particularly to watch those measures to which their deputation related, and to communicate with the deputies as occasion might require.

52. Do you consider that the Committee has the consent of the whole of the joint stock banks, or, if not the whole, what proportion?—Such proportion as have assented to the measures for the formation of that committee.

53. Can you lay before the Committee the names of the banks connected with the committee?—Yes.

54. Was this written with their assent and approval?—Certainly not; it was written by two members of that committee, and it declares their intention to summon their colleagues.

55. Did you consider the circular addressed by the Chairman of this Committee to the joint stock banks as being a letter from him, and not a definitive and final order from the Committee?—As being a letter from the Chairman; and we were encouraged by the interview with which we had been favoured before to think that another interview with the Chancellor of the Exchequer would do away with difficulties, which we considered worthy of his consideration, and that of the Committee through him.

56. Do you feel any objection to answer the questions in the paper No. 1?—Not any.

57. What are the disclosures which you consider not required for the public good, and which you state should be declined, contained in the answers to the paper No. 2?—Considering it only respectful to the Chancellor of the Exchequer that notice should be taken of his circular, I submitted for the approval of the Board of Directors of the Manchester and Liverpool District Bank a memorial containing these objections, which I will beg leave to present.

"To the Committee appointed in pursuance of a resolution of the House of Commons on the 13th May last, 'to inquire into the operation of the Act of the 7 Geo. 4, c. 46, permitting the establishment of Joint Stock Banks under certain restrictions, and to examine whether it be expedient to make any alterations in the provisions of that Act.'

"The humble Memorial of the Directors of the Manchester and Liverpool District Banking Company,

"Showeth,

"That your memorialists have received a private circular from the Right honourable Thomas Spring Rice, as Chairman of the said Committee, requesting answers to certain questions inserted in a paper, numbered 1, and a return of liabilities and assets in a paper, numbered 2. Your memorialists are willing to afford the most ample means of investigating the principles and practice of management in the bank under their direction; but they respectfully submit, that they ought not to be called upon to answer such questions as involve disclosures which may be prejudicial to its interests, or which may be prejudicial to the interests of joint stock banks generally, by placing them unfairly before the Committee, unless the same inquiries be made in reference to the practice of private banks, the issue of whose notes so far exceeds that of joint stock banks. And your memorialists beg leave most respectfully to allude especially to the return required in paper No. 2, of 'bills bearing the endorsement of or guaranteed by the bank,' which is intended, as they suppose, to show the amount of bills which have been rediscounted, and to remonstrate against such an inquiry, if put to joint stock banks alone, for the following reasons: first, because the practice of rediscounting or paying away bills has ever been a legitimate part of the business of bankers, and is not confined to joint stock banks, but, as your memorialists believe, is also extensively adopted by many private banks, and has been practised

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with great success by one or more of the highly respectable firms whose business is carried on in the same town with the head office of the Manchester and Liverpool District Bank; it is not therefore attributable to the operation of the Act of the 7th Geo. 4, c. 46; secondly, because the return would lead to very erroneous conclusions, inasmuch as a bill may bear the endorsement of several joint stock banks, and would necessarily be included in the return of liabilities from each of them; consequently, so far as such bills are concerned, the aggregate of liabilities of joint stock banks would appear considerably more than it actually is; thirdly, because the danger of the practice of rediscounting bills depends upon the character rather than upon the amount of such bills, and that this danger is not great, so far as the Manchester and Liverpool District Bank is concerned, your memorialists beg to submit, that, during the half year ending 31 December 1835, which may be considered an average of similar periods, the bills which were returned dishonoured (and many of which were subsequently paid) amounted only to 7*s.* 4*d.* out of every 100*l.* of such bills as had been so rediscounted.

"By order and on behalf of the Directors of the Manchester and Liverpool District Banking Company."

58. Have you any other objection to an account of the liabilities and assets, except that raised upon this paper?—I think an objection would lie against the disclosure of the deposits and of the loans, but I am not prepared to consider this objection so important as I do the objection to the return of liabilities on bills endorsed or guaranteed by the bank.

59. Do you consider that an inquiry could be prosecuted into any branch of the banking business, whether the Bank of England, the joint stock banks, or country banks, without examining the state of the liabilities and assets of such banks, the question not alluding to this particular form of account, but some account to reach the same object?—I think it possible the Committee may obtain all the information which the motion, under which it is originated, requires, without that exposure, to which any bank would feel an objection.

60. Do you think that the Directors of any bank that may give to the proprietors an account of their own transactions, can give to them such an account of the transactions of the bank as would be satisfactory, if it did not include an account of the liabilities and assets?—I am prepared, in furtherance of the assurance of my directors of their willingness to afford this Committee every suitable information, to lay before it, if required, an abstract of our general ledger, weekly laid before the board; and I would leave it to the Committee to consider whether such an account of the bank was not in all respects a satisfactory one.

61. Do you consider that the directors could furnish to their own proprietors such an account of the concern as would be satisfactory, if it excluded an account of the assets and liabilities of the bank?—Certainly not.

62. Do you consider that such an account could be satisfactory if it excluded solely from the liabilities of the bank the amount of bills which were guaranteed by them, or which bear their indorsement?—I think it might.

63. Do you consider those bills to be or not to be a part of the liabilities of the bank?—Liabilities certainly.

64. How then can an account of the assets and the liabilities be satisfactory if a part of those liabilities are excluded?—Because against the liabilities on those bills there is the security of parties liable to the bank, namely, previous endorsers, with the drawers and acceptors, where such latter parties exist, and the proprietors must rely on the discrimination of the directors as to the worth of such security.

65. Does not that apply to many other particulars of the account as well as this; how could an account be complete, excluding that item of liability?—I think that that item of liability could not be inserted without an analysis of such bills, because it is impossible, in my opinion, to form an estimate as to the extent of such liability, unless the Committee are informed of the character of every bill, and the names indorsed on them previous to the liability of the bank making the return.

66. You are aware that by the circular the bankers are invited to accompany their answers with any explanatory observations they think fit; will it not be open to them, together with that account, to give the explanations which you suggest?—I think it will be obvious to the Committee that it will be almost impracticable to give a history of every bill, and that without this the Committee could not judge of the relative value of assets and liabilities which were included in the return made under that head; I would beg also to offer an objection to the amount of

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past-due bills being distinguished from the amount of bills in hand; I do it, not because there is the least hesitation on the part of the bank I represent to state the amount of past-due bills, but because I think the difference of practice amongst joint stock banks with respect to past-due bills, would occasion a difference in the amount of their several returns, which might give rise to a false impression in the Committee, both as to the probable loss to be apprehended by any particular bank, and as to their relative position with each other. I beg to explain that we are in the habit of placing to the account of past-due bills, every bill which is not paid at maturity, and which is not charged to some particular account: a bill may not be charged to a particular account, in order to preserve such security as is specially connected with some of the endorsements upon it, or is held collaterally with that particular bill. The gross amount, therefore, of our past-due bills does not show at all what could be supposed to be the probable loss on the part of the bank, for many bills charged to the nominal account of past-due bills are absolutely good. And we are in the habit every half-year of making an estimate of the probable loss on all past-due bills as well as upon all current accounts, and as a provision for this, to write off a certain amount from our profits, placing that amount to the credit of an account which we call the reserved fund for losses; we cannot charge this account with the whole of any past-due bill till the precise loss be ascertained; but it will be evident that from the amount of past-due bills must be deducted the sum so estimated and placed to the credit of the account referred to; whereas by the return we should be compelled to state the entire amount of all past-due bills, without any such deduction.

67. Sir *John Wrottesley.* When you place a bill to the debit of the account of the person who has endorsed it to you, do you not give him up the bill at the same time, so that it would cease to form part of your liabilities or assets?—We should certainly give up the bill to him if required, and to prevent such a necessity, we place the bill to this nominal account of past due bills, that we may retain it.

68. Sir *Robert Peel.*] All the bills on which the bank gives its name, are liabilities, are they not?—Certainly.

69. For all those bills you have some collateral security, the endorsement of some other parties, or some equivalent security?—Upon all of them.

70. What can be the objection then to state the amount of bills for which you have liabilities, and also the amount for which you have guarantees?—The objection, I think, arises in that both these liabilities and assets are contingent, but not absolute, and that it would place joint stock banks unfairly with other banks. I have not the slightest objection to furnish it, if other banks alike furnish it; but I cannot see why there should be a line of demarcation between public and private banks.

71. Your objection is not an objection then which can affect the security of any particular bank, but that it makes an invidious distinction between two classes of bankers?—Partly so; and partly that it is impossible to form an opinion of the solvency or otherwise of any individual bank from its answer to this inquiry.

72. Do you think it would be likely to raise in the mind of the public, if it came before them, a very unjust suspicion of the solvency of any bank?—I think it would affect all bankers' credit.

73. If the security held by the bank is a good one, why should it affect their credit?—The public will not so generally understand the nature of the security as they will comprehend the extent of the liability.

74. Supposing the return was of this nature, an account of bills for which the bank has incurred liabilities, say 100,000 *l.*, and that on the other side they have collateral securities or endorsements for an equivalent amount, do you think the notoriety of that fact could affect the credit of the bank?—I think so, for this reason: that supposing the bank has 500,000 *l.* under discount, and in its return it places 500,000 *l.* as assets under the securities already alluded to, it will be obvious that before those assets are available, the bank must be called upon to pay this 500,000 *l.*; the question will then arise whether the bank, independent of any reliance upon these assets, is in a situation to meet this liability. I think it will be satisfactory to the Committee if I refer to the statement of our memorial as a proof of the great difference betwixt the contingent and the actual liability on endorsements, in order to show that a very small portion of that 500,000 *l.* would have become an actual liability, we having had in bills dishonoured (many of which were afterwards paid) only 7 *s.* 4 *d.* out of every 100 *l.* of the bills we had rediscounted in one half year, which, I believe, is a very fair criterion of previous half years.

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75. Supposing you made a return that the amount of the liabilities of the bank for bills of exchange is, say 100,000 *l.*, the amount of collateral securities of the bank by the endorsements of other parties is, say 100,000 *l.*, and an account accompanying which showed that the whole amount of bills returned was only 7 *s.* 4 *d.* per 100 *l.*, do you think the publication of those facts, accompanied with that explanation, could affect the security of the bank?—I think it would.

76. Is it not perfectly notorious to the public at large that this is the mode of transacting the business, that every one knows there is the liability of the endorsement of other parties generally, and if the hazard of the bank is not increased, would the knowledge of the extent to which they do business of that kind affect the security of a well-conducted bank?—I think it would; but that is not the only objection: there are bills of exchange which have passed through many joint stock banks, and as each joint stock bank must make a return of all these bills as liabilities, an impression would be made upon the public that the aggregate liabilities of joint stock banks were much greater than they really are.

77. Each banker must hold a collateral security for that bill, and if each bank returned that among its assets would that not correct an erroneous inference which might be drawn from the amount of liabilities?—A bank making a return of a bill as a liability, which was endorsed previously by another joint stock bank, would be returning as a liability to itself that which had been returned also by the bank which had previously endorsed it, and would return as an asset against this liability the security it held in such previous endorsement, consequently in respect of such a bill the aggregate of liabilities and assets would be doubled.

78. If the bill was for 70 *l.*, though endorsed by all the joint stock banks, that would not appear in the account for more than 70 *l.*?—If it had been endorsed by 40 joint stock banks it would be included as a liability for 70 *l.* from each of them, and would consequently make an aggregate liability of 2,800 *l.*

79. Would not the statement of the endorsements remove any impression against the bank?—I think not, nor could the banks furnish a statement of all these prior endorsements.

80. If the assets are as great as the liabilities, where is the practical evil of that; if they are not, why should not the public inquire?—Because I conceive it is impossible to place the character as well as the amount of those assets before the public.

81. Sir *John Wrottesley.*] Suppose you discount a bill for 100 *l.* you give cash or bank-notes for that bill?—Yes.

82. Would not you immediately place that bill as part of your assets?—Yes.

83. Would not that counterbalance the liability on the other hand?—This question refers to a bill discounted by the bank; the previous questions related to bills rediscounted; if I understand it, there is no liability by the bank upon this bill so long as it is not rediscounted; but if I pay that bill into the Bank of England, or to any other party, it is then rediscounted by me, and becomes a liability; but the parties endorsing previously to our bank are liable to it in case of the dishonour of such bill, and I consequently must include its amount in my return of assets.

84.—

85. Is there any objection, provided your assets are considerable, to stating the amount, your liabilities being in the same proportion?—I think the same objection would lie on assets connected with balances of account current as assets connected with endorsements on bills of exchange; for the character or stability of the parties must be matter of explanation to the Committee.

86. The assets and liabilities will be precisely balanced; the difficulty applies as to bills over-due, and not placed to any account; those you state you place to the account of a reserved fund for losses; do you mean to say that it is possible, that account being brought before the public, they may entertain a stronger opinion of the losses that have been incurred upon those bills than is actually the case, you having securities upon them, which, although not immediately available, may be paid at some future period; is that your objection to bringing those forward?—Partly so, and partly because the amount will appear greater than it actually is; and I do not see how I can make a return in the terms required by this Committee without involving that discrepancy.

87. Can you not state, in opposition to those bills which have not been paid, the circumstance, that upon those bills you have taken there are endorsements, which you conceive the greater part of them will be ultimately paid; would not that come under

under the special circumstances you are directed to detail?—Unquestionably it would.

88. Mr. *Attwood.*] The mode pointed out of making the returns of joint stock banks, including in it not only the liabilities for the bills so rediscounted, but also in its assets the very same amount of bills, in that mode of stating the amount there would be no balance of liability against the joint stock bank?—None.

89. Should you say that an account by which the liabilities would appear great, but by which their effects would appear great also, would make an unfavourable impression on the credit of joint stock banks amongst the public?—I think, unless a return was made as well from private as from public banks, it would have a very serious effect, and be a considerable injury to joint stock banks: for this reason, that the aggregate of those liabilities would appear very large; and it is obvious that, supposing the bills to be bad, they must be met by other assets than those placed against them before the assets so placed against them are available.

90. You are aware that the amount of the assets of those joint stock banks would appear equally large?—The question is as to available assets: supposing 20 millions of bills are under discount by all the joint stock banks, and suppose 20 millions is placed to the credit side of the return as assets, before any portion of that 20 millions of assets could be available to those joint stock banks they must be in a situation to take up the whole 20 millions of liabilities; it will be evident, therefore, that the banks must be furnished with a sufficient capital or resource to meet those contingencies; and I wish to show that the liabilities so enumerated would appear far greater than they ought to be estimated at.

91. Carrying your view to a state of things in which a reverse of times should come, would the amount of those liabilities be an object of anxious consideration to those joint stock banks themselves?—That is a question I cannot answer for other banks, but I should be satisfied with respect to our own. The safety of joint stock banks depends, in my opinion, more upon their management than upon any other question.

92. Suppose it was a time in which the channels through which the joint stock banks have procured their discount of a large amount of bills were not available, and that they should be unable to avail themselves of the rediscount of other bills, do you think that would endanger the payment of the bills they had discounted?—To assume that such would be the fact would greatly endanger the safety of all banks.

93. Would it not follow, that in proportion to the larger or smaller extent of the liabilities of this kind, the bank would be subject to some difficulty, more or less, when a period should arise which should make it difficult for that bank to rediscount its bills with the facilities with which they had previously done?—The same difficulty would apply to all banks, I apprehend, and not to joint stock banks only.

94. A change in the times, which should render difficult the rediscount of a large amount of bills, would affect the safety or the regular payment of the bills which the banker himself held?—I do not think it would have any effect that would be prejudicial to joint stock banks greater in extent than it would be prejudicial to private banks.

95. Your answer is, that to a private bank so situated it would be prejudicial?—Unless the resources of either the public or the private bank, independently of the money market, were sufficient to meet a contingency of that kind, there would be a difficulty.

96. You are of opinion that the publication of those accounts, including the liabilities and assets, might convey to the public, and might be calculated to convey to the public, an impression of the bank's liability to be placed in difficulties in any change in the money market, which would render it impracticable for it to get the usual extent of rediscount?—The resources of joint stock banks are so different, that no general answer could be given to that question: some have a certain engagement for a given amount, which cannot fail them.

97. A certain amount of rediscount?—Yes, for which they are not dependent on the money market.

98. Mr. *Smith.*] Do not you consider that the amount of returned bills on a certain quantity of bills discounted is a perfectly sufficient mode of testing the general character of the bills discounted by a bank, if taken over a sufficient average of time?—I should consider that it is.

Mr. *J. S. Jackson.*

6 June 1836.

99. Should not you consider the amount of 7 *s.* 4 *d.* per cent. returned bills conclusive as to the prudence and judgment of a bank in discounting those bills?—I should submit it was an indisputable test.

100. Sir *Robert Peel.*] What is the object of the frequent rediscounting of the same bill?—I might call them paid away or rediscounted; it is, in fact, the same thing.

101. Mr. *Clay.*] You retain, of course, on a bill which has passed through your hands, a perfect record of a transaction of that description?—Not perfect, as far as the endorsements on the bill are concerned.

102. Still you have the name of the bill remaining on your books, and the amount for which it is drawn?—Certainly.

103. The amount of that transaction you could state to the Committee *, and that would show whether your liabilities exceed the assets, or the contrary?—Certainly.

[The Witness withdrew.

After a short time the Witnesses were again called in, and informed by the Chairman, that the Committee were of opinion that the accounts required must be furnished; that returns had been received from thirty of the banks, who had not alleged any inconvenience or made any objection, but had given the information required; that the Committee were willing to consider the order not having been obeyed as resulting from its being understood to be a private communication of the Chairman, and not in disobedience to the direction of a Committee of the House of Commons; that the directors of the banks, for which the Witnesses appeared, were at liberty to accompany the return with such explanations as they considered expedient to give a correct view of the situation of the bank.

Mr. *Burdekin* stated, that he would immediately communicate to the board of directors the decision of the Committee.

Mr. *Jackson* requested to be informed whether he was to insert the amount for which the directors were responsible as receivers for Government duties, having given a counter security to those who have given bond for the due transmission of the monies, and was informed, that the fact of their having given that bond might be stated, but, of course, would not come into the column of the amount.

* The reply, "Certainly," was intended to apply to the query as far as the word Committee only. The Witness does not see how any excess of liabilities or assets could be shown thereby.

Veneris, 10° *die Junii*, 1836.

MEMBERS PRESENT.

The Right Hon. the Chancellor of the Exchequer.	Mr. Strutt.
Sir Thomas Fremantle.	Mr. Loch.
Sir John Wrottesley.	Mr. Clay.
Mr. Poulett Thomson.	Mr. J. A. Smith.

THE RIGHT HON. THE CHANCELLOR OF THE EXCHEQUER, IN THE CHAIR.

Mr. *Robert Gilbert*, called in; and Examined.

Mr. *Robert Gilbert.*

10 June 1836.

104. *Chairman.*] WHERE do you reside?—I reside at Norwich, in the hamlet of Thorpe.

105. Have you been connected with the Norwich and Norfolk Joint Stock Bank?—Yes, I have.

106. For what period of time?—It commenced the 5th of April, or thereabouts, in the year 1827.

107. How long did it exist?—I think they finished some time this spring; I cannot say exactly the day, but about Lady-day.

108. Were you a director the whole of that time?—No, I was not.

109. When

109. When did you cease to be a director?—In February 1835.

110. You were also a proprietor in the bank?—Yes; I was a shareholder; we are obliged to be shareholders to a certain amount to be directors.

111. What was the amount of qualification that was required?—Twenty-five shares.

112. What was the value of each of those shares?—£. 200 shares.

113. How many directors were there, and can you state their names?—There were five.

114. Who were the gentlemen who were your colleagues in the direction?—Edward Temple Booth, Samuel Bignold, George Morse, Hammond Fisk was one at the first commencement, and Robert Gilbert, myself; those were the five. Mr. Fisk died, I think the second year; he lived a very short time after the commencement; then there were only four left.

115. Were all those directors co-ordinate; had they the same duties, or was there one more particularly managing or acting director?—There were two; Mr. Booth was a managing director, and Mr. Bignold was resident director; he resided at the bank; there were no other directors resident at the bank.

116. What were the peculiar functions which distinguished their duties from those of any other directors?—I considered in looking to the account of the business at the bank. Mr. Booth was very near, and Mr. Bignold being in the house, any cheques the clerks might not be quite clear in cashing, those two gentlemen might be applied to; being always at hand, they had that business more than any other directors; the other directors went only once a week, an hour or two only, to look over the outstanding accounts, and to say what money should be given credit for to different customers.

117. Do you conceive that more active management and more responsibility rested with those gentlemen in administering the affairs of the bank than with the other directors?—Just so.

118. What was the number of shares of the Norwich and Norfolk bank?—A thousand shares at 200 *l.* each to be issued, but they were not all taken.

119. How many were issued at the time of the commencement of the bank?—There were a great many issued at the time; but there were some not for a considerable period; I am not exactly able to say to the number; perhaps 700 at first, afterwards nearly 900 out of the 1,000.

120. Were those reserved shares kept in the possession of the bank itself?—Yes.

121. When was the first call made?—At the commencement.

122. To what amount was that first call?—Twenty pound a share I think was the first call.

123. At what period was that made?—It was the 5th of April 1827.

124. Was that paid up?—It was paid up, the 20 *l.* a share.

125. When was the second call made?—I cannot say exactly the time; it was not made for two or three years afterwards; I think there were two other calls, which made it up 30 *l.* a share, 5 *l.* each time; I do not recollect the amount.

126. The second call was a 5 *l.* call?—I cannot recollect.

127. Can you inform the Committee at what period that call was made?—No, I cannot; the 30 *l.* was the whole that was paid up.

128. Can you inform the Committee whether the second call was paid up?—It was paid up at the time they were called for; I cannot state when it was.

129. Mr. *Clay.*] Do you know when the additional 200 shares were issued?—No; in the course of three or four years; there were a considerable number taken at the first start, and then in three or four years there were a good many more sold, and then there was rather a stop.

130. Do you think there were ever more than 900 issued?—No, I think not.

131. Do you recollect the premium at which those sold subsequently were sold?—They were sold at a premium of 10 *l.* a share, which made the price 40 *l.*; that was when about 200 shares were sold.

132. Do you recollect the period when those 200 shares were sold at a premium?—I cannot state the time.

133. Was it about the third year after the formation?—I think about the third year.

134. The calls amounted altogether to 15 per cent.?—Yes.

135. Sir *Thomas Fremantle.*] Did the company sell those shares at the premium?—Yes, on the number that were sold.

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136. Were the whole 200 sold in that manner?—No.

137. *Chairman.*] Can you say what was the amount of capital paid up within three months after the bank began business?—No, I cannot.

138. Was there a greater amount than would be produced by a multiplication of the shares issued at the 20 *l.* call?—No; the shares were paid up according to the amount I have stated, and I suppose that after the time I mentioned there were nearly 900 shares paid; there was about 26,000 *l.* or 27,000 *l.* paid up.

139. The question refers to a period shortly after the formation of the bank; was there, within three months after the bank began business, more paid up than the 20 *l.* on each share?—No; there was no more stock than arose from the sale of those shares in the first instance.

140. Was there any penalty imposed on shareholders who did not pay up the amount of the calls?—I do not recollect.

141. Was there any forfeiture or penalty by the deed of settlement?—I cannot say; I of course read over the deed of settlement once or twice, but I cannot state the particulars.

142. You cannot inform the Committee whether there was any penalty on the shareholders who did not pay up, or any forfeiture in case they were not paid up in time?—I think there was a forfeiture of shares in case they were not paid up when called for, and there was a restriction that not above a certain amount should be called for at a time, and the distance of time at which the call should be made, which I think was six months.

143. Was that forfeiture enforced in cases in which the calls were not paid up?—No, there was not any cause to enforce it, that I am aware of; there was not a case came before the directors of any neglect of money being paid up; if the money was paid up, of course there was no penalty.

144. Were you accustomed to prepare balance-sheets of your assets and liabilities, and to render accounts to your proprietors?—No, that was not done; there were accounts drawn out, but they were not submitted to the proprietors.

145. During any part of the period in which you carried on the bank were accounts rendered to the proprietors?—I do not recollect that there were any; there were no balance-sheets shown up at the general meeting, which was once a year.

146. Were there any rules established by your company with respect to the principles upon which loans and advances were to be made?—No, I do not recollect that there were any principles laid down.

147. Upon what principles were those loans made; was there an entire discretion vested in the board?—Just so; it entirely rested with the board.

148. Was that discretion exercised by the directors generally, or by the acting director, or resident director?—It was by the managing director chiefly, because I considered there was some fault somewhere, for there were many accounts overdrawn very much before they came before the board of directors; therefore the general board could only say, when they saw the account, that they were surprised that those advances should be made without being laid before the board; then when they were made it was difficult to get them paid up; then there was generally conversations held upon them as to the sum to which they should be reduced; but there was great difficulty in getting them reduced after they had once got the money; there were great losses on that account.

149. Can you state the amount of losses which arose in the first year?—No, I cannot, for I never could get a proper statement of losses. I have mentioned it several times; all I could get from my partner directors was, that they had not got the dividends from those bad debts, and therefore they could not say what it was; but there were debts to a considerable amount no doubt, which will be proved when the bank comes to be closed; but I have left a twelvemonth, therefore I cannot say anything as to what has been going on the last twelvemonth.

150. The question refers to the statement of the account the first year; at the close of your first year did you not strike a balance-sheet for your own information?—There was a balance sheet struck by the clerk the first year; but from the clerks and others not being so conversant with the accounts, we had not an account at the end of the first year; I think it was half a year afterwards before we had anything like a clear account drawn out.

151. At what period did you declare your first dividend?—At Midsummer 1828, one year and a quarter after the bank was opened.

152. Had

152. Had you struck a balance-sheet before you declared your first dividend?—Yes; there was a balance-sheet made out at Midsummer 1828.

153. Did that balance-sheet exhibit the amount of losses sustained and the amount of profit during the period to which the account referred?—No, certainly not, because the bad debts were taken according to the sum that they stood to the credit of those persons without deducting the loss from it, which were of the value of no more than they could get from the dividend on the bankrupt's estate; therefore they made out the balance of profit which stood upon the books without deducting the sums which made the bad debts; and that was one reason that I never saw what the losses were, because I never could get an account drawn out with those bad debts deducted as they ought to be.

154. Do you consider that the bank could fairly ascertain whether its resources enabled it to pay a dividend to its proprietors, without ascertaining in the first instance the profit and loss which it had sustained in its business?—Certainly not.

155. What was the amount of the first dividend?—That I cannot state exactly, whether five or six per cent.; that was at Midsummer 1828.

156. Did you consider that the state of the account and transactions at the bank at that period warranted such a declaration of dividend?—No, certainly not.

157. Do you know what the amount of capital which was paid up at that period, Midsummer 1828, was?—I should think nearly 17,000 *l.* I have no account that can state that positively; but I think about 17,000 *l.*

158. What do you conceive the losses on the transactions of the bank up to Midsummer 1828 may have been?—That I cannot state. There were two or three bad debts made, I think, whether in the first year or the second I cannot say; but I think they were in the first year. There was one very heavy loss just at the end of the first year or the beginning of the second; when I say the second year, I mean from April 1828 to April 1829.

159. Was there a general meeting held of the proprietors at Midsummer 1828?—Yes, there was.

160. Was any report made from the directors to the proprietors on that occasion?—I do not recollect that there was any report made.

161. Can you state whether the deed of settlement provided for the necessity of rendering any reports to the proprietors?—No; I think not.

162. Can you have reference to your deed of settlement?—No; I have entirely done with it. I had nothing to do with the deed; that was kept in the hands of the solicitors of the bank; it was in their possession when I left; Bignold, Pulley and Mawe, who were the solicitors of the joint stock bank.

163. Was there any provision made in the deed of settlement for the establishment of a reserved fund?—Yes.

164. Was that provision complied with by the establishment of any reserved fund?—No, it was not.

165. Was the non-compliance with that provision of the deed of settlement ever communicated to the shareholders of the bank?—Not that I recollect.

166. How was that reserved fund to be applied or invested?—That was to be invested for the benefit of the company; but there never was any reserved fund that I knew of to invest.

167. Nevertheless there was a declared dividend, and the payment of that dividend to the shareholders?—Yes, there was.

168. Can you inform the Committee whether the five per cent. on the two calls of 5 *l.* each was paid up during the second year?—No, I think not; I think it was not paid up till the third year, and am not certain as to there being one or two payments.

169. The paid up capital was not increased during the second year, except by the amount of reserved shares, which might have been issued during that period?—Just so.

170. Mr. *Clay.*] You say at Midsummer 1828 the paid up capital was about 17,000 *l.*; that is assuming that the whole of the shares were sold, and the whole paid up upon those shares?—I do not suppose that the capital was so large as that; I could not state that without referring to the account.

171. If there were only 700 shares sold, the capital paid up would be only about 14,000 *l.*?—No, I should think not.

172. *Chairman.*] At the second Midsummer was there a dividend declared?—Yes; there has been a dividend declared every Midsummer.

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173. Was that to the same amount as in former years?—There was as high as seven per cent. paid one year, and as low as four per cent. paid another year.

174. Do you recollect what the amount of the dividend was the second year?—I think it was five per cent.

175. Was any account or balance-sheet prepared for the information of the directors before the declaration of that dividend?—Yes.

176. Did that balance-sheet show the profit and the loss on the banking transactions during that second year?—No, it did not. The losses were not deducted; they made out the balance sheet with the profits made by the bank without deducting off the losses.

177. Had there been any considerable losses during that second year?—Yes I think there had been.

178. Was there not one loss of 16,000 *l.*, and another of 5,000 *l.*?—I cannot say what the losses were, because I never knew what the dividend received upon the debts was; but I think one was nearly 20,000 *l.* What they got back as a dividend I never knew; it was never stated in the account of the directors that ever I saw.

179. Were the losses which were sustained during that year, in your opinion, such as to swallow up all profits that might have been made on the banking transactions?—Yes; certainly.

180. Are the Committee to understand that a further dividend was declared by the directors?—Yes; I think that one year when there was such a heavy loss the dividend was only four per cent., but I cannot speak to that particularly; I know there was one as low as four, and another as high as seven; I cannot speak to the period unless I had the books with me.

181. Was any account furnished at the time to show the state of the bank, or any balance-sheet laid before them?—Not any that I can recollect.

182. Are the Committee to understand that your place of business was at Norwich?—Yes.

183. Had you any branches?—We had branches besides; the principal house was at Norwich.

184. Where were your branches?—We had several branches; Swaffham, Lynn, Fakenham, Dereham, Bungay and Harleston.

185. Were those branches or agencies?—They were agencies or branches; the banking was carried on by those agents for the joint stock.

186. Were they so far considered as branches as to be contained in your licence from the Stamp-office?—Just so, I should think; the whole were, I believe, paid for at the Stamp-office as branches.

187. What notes were issued by you at those places?—The same as at Norwich I think.

188. Were they dated from the places of issue, or were they dated from Norwich?—I think there was some difference; I think the Swaffham were made out differently from the others.

189. Was there a branch at Framlingham?—Yes; and there was a serious loss on that branch.

190. Was there one at Watton?—No.

191. Were the notes issued at those places dated at the place of issue, or at Norwich, the central bank?—I think they were dated at Norwich chiefly, and issued from Norwich, unless at Swaffham; I know there was some little difference between the Swaffham notes and the others.

192. Were they made payable in London?—No, not till quite the latter end of the time; at first they were not payable in London, but there was an understanding that they would be discounted at Wrights & Co., our town bankers, at the commencement.

193. Did you sustain any, and what amount of losses at those branches?—The Framlingham branch was the one where we sustained the greatest loss. I do not remember that there was any other at which we sustained a loss.

194. Mr. *P. Thomson.*] Did your agent at Framlingham fail?—He failed, and his father too; he was a young man who was clerk, and his father guaranteed him; the father was a brewer, who had very considerable property, and when the deficiency was found out (for the young man made up false accounts and sent to Norwich), he put down sums so as to balance the account; and I think the bank suffered very considerably by him.

195. Can you remember to what extent?—The total amount received from the dividend

dividend I cannot say, but I think the sum total of the deficiency was about 12,000 *l.*

196. Was not the deficiency 21,000 *l.*?—That was for the father as well, for the father had a deficiency as well as the son, I think; but there was a considerable property, which was seized on and sold; several public-houses, and so on, at Framlingham; the amount I was never able to ascertain.

197. Had you an agent at Harleston?—Yes; he was the man that recommended the others.

198. Did you lose anything at Harleston?—Not by the agent; there might be a small account or two, but not to any great amount I think; but where we suffered mostly at Harleston was, that he recommended the Framlingham man that we lost so much by.

199. Was not there one account at Harleston for which the bank sustained a a loss of nearly 9,000 *l.*, a miller?—There was a very considerable sum lost by him.

200. Did that happen in the second year of the banking transactions?—No, I think that must be the third or fourth year.

201. Do you happen to know what your losses at Dereham were?—No, I do not; there was one I know of, a cattle dealer, about 1,500 *l.* or 1,600 *l.*, and there were other losses besides, but I cannot state what they were.

202. You have stated that there was one loss at Dereham; were not there several others?—I think there were several others.

203. Can you state what the total amount of loss at the Dereham branch was?—No, I cannot.

204. Was it not at least 10,000 *l.* or 12,000 *l.*?—I cannot say.

205. *Chairman.*] What system of control was exercised by the directors at Norwich over the transactions of those branches?—They had the account laid before the board at Norwich.

206. Did the directors visit those branches, and ascertain by inspection the mode of transacting business, and the correctness of the account furnished to them?—The directors visited the branches several times I know; I think Mr. Booth and Mr. Moss were the two directors who visited those branches; they went round to them all I think.

207. Was it left to the unrestrained discretion of the agent whom you employed in those branches to discount paper and to make advances or loans, or were they subject to any rules emanating from the directors at Norwich?—There were rules laid down so far, that they were not to give credit unless they thought the people were trustworthy; and then when the directors saw the sheet and the amount due which came into the bank they marked all those that they thought ought to be reduced; but they ought not to have suffered them to incur the debt; there was a difficulty in getting the money back again when once they had got it.

208. Was there any restriction imposed upon them as to the date of the securities they discounted, or the nature of the security upon which they made advances?—Yes; respecting the date there was.

209. What was that rule?—Not to go more than six or nine months at longest.

210. Was that on bills?—Yes.

211. Was there any rule imposed upon them not to make advances on bills unless those bills represented *bonâ fide* commercial transactions?—Just so; but there was some, I have no doubt, that were accommodation bills; but there was a direction that they should not discount bills that were not commercial transactions.

212. Do you consider that there are many commercial transactions within that district that would fairly lead to bills of nine months' date?—I think that they ought not; but there have been a good many of that description as long as nine months.

213. The general date of commercial bills founded upon *bonâ fide* transactions would not, according to your judgment, have gone to nine months?—No.

214. Were you in the habit of receiving deposits?—Yes.

215. What interest did you allow upon deposits?—Two per cent.

216. Was that a uniform rate?—Yes, in all cases; there was a difference of interest during a time; that was the reason of its commencement, because the other banks were going to follow up the London system of not giving any interest for deposits; that was the occasion of this company being formed, of opening a bank to allow interest on deposits, and I think it was at first two and a half; and then the other two banks, which began with not giving any interest, were obliged to give

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way and give interest, and they gave two per cent., and then I think the joint stock lowered down to the same standard of two per cent.

217. You convey to the Committee your distinct impression that the rate of interest on deposits was a uniform rate, and not varied by any discretion of the director or of the managers of your branches?—Just so; it was an uniform sum of two per cent. paid.

218. Was there an establishment at Norwich with which you had an account, called the Life Insurance Office?—Yes.

219. What were the transactions that occurred between your bank and the Life Insurance Office?—All we had to do with the Life Insurance Office was in their cash account with the joint stock bank, in rotation with the other two banks in Norwich, because their deposits were very considerable.

220. What was the general state of their account; were you in advance to them?—No; the Life Insurance Office had from 20,000 *l.* to 25,000 *l.* deposited in the bank, as I understood, therefore it was a very heavy account to a bank to be called upon for that amount without any notice.

221. By whom was that account opened at your bank?—That I cannot say; it merely stood in the bank as the Life Office account; who it was that entered the account I cannot say.

222. Do you recollect who drew the cheques for them?—No, I do not.

223. Who was the principal manager of the Union Life Office?—Mr. Samuel Bignold.

224. Was that the same gentleman who was also a director of your establishment?—Yes, and likewise the Fire Office.

225. Sir *John Wrottesley.*] Had the Fire Office an account also with your bank?—Yes.

226. Was that a large one?—I think it was a pretty large one.

227. *Chairman.*] Do you know what amount was due from you to the Life Office, if any, when you declared your second dividend at Midsummer 1829?—No; I cannot speak to what the balance was, whether there was any either way.

228. Can you state what the average balance was during the time you were a director?—No, I cannot; of course I should suppose the accounts were closed when we gave up the year; we held it only alternate years; the joint stock had for one year and the others two, because they had it in succession; there were three indeed; Thompson's began before we dropped.

229. Sir *John Wrottesley.*] When your year was over did you pay over the balance to the bank that took the account after you?—Yes, to the best of my knowledge, that was the mode.

230. On your resuming that the bank would pay you the balance in their hands?—Yes.

231. *Chairman.*] Your recollection is, that there was generally a considerable balance due from the bank to the Life Assurance Office?—Yes.

232. Were any arrangements made with the directors as to the rate of interest that you should pay the Life Office?—No.

233. It came under the general regulation?—Yes; whenever we accommodated customers with money they paid the bank five per cent.; that was the usual thing, except one or two, perhaps, that were very considerable ones; perhaps they were accommodated at 4 or 4 ½, but the general interest was five per cent. on all overdrawn accounts.

234. Did you object at any time to the amount of over-drawn accounts and the advances that were made by the bank?—Yes, I did.

235. Were those objections acquiesced in or overruled?—They were overruled a great many times; there was one, in the first instance, that of 16,000 *l.*, which has been referred to; the person lived near me, and I had not much opinion of his account; I thought they were wrong in taking it.

236. How many dividends were paid during the time you continued a director?—We had a dividend every year; I was a director nearly eight years.

237. At any one period of striking those dividends, do you conceive that if the losses sustained by the bank had been deducted from the profits of your business, a dividend could have been declared?—Certainly not.

238. When you retired was your place supplied by another director?—No, it was not.

239. Do you know whether by the deed there is any provision made for supplying vacancies in the board of directors?—From what I recollect, the shareholders had the liberty of meeting and appointing directors at the meeting; and

they likewise had the liberty of giving notice of holding a meeting at any period of the year; but I had not an opportunity of looking the deed over before I came up, the notice being rather short. I do not know that I could have got the deed if I had desired it. I am merely speaking from memory, having read it over six or seven or eight years since; but there was one clause in the deed that they should be filled up by the shareholders.

240. In this case they were not so filled up?—They were not.

241. Do you know what regulations were made by that deed with respect to the transfer of shares?—Yes; I think the transfer of shares was to be sanctioned by the directors, and it was necessary to find substantial persons, persons in good credit, to take those shares, otherwise the directors were not bound to receive those parties who were purchasers; it rested with the directors whether they would take the purchaser or not; there was an option of that sort in the deed.

242. Was there any other control exercised by the directors over the transfer of shares with a view to ascertain the responsibility and property of persons to whom shares were assigned?—Yes, there was; they generally looked at the time there was a transfer made whether they were likely to be worth the amount of the shares they purchased.

243. Have you known cases in which objections were raised to the transfer of shares to a person, from a want of confidence in the property or character of the assignee?—No; I do not recollect that there was one instance where a bargain and sale was prevented on account of directors objecting to the circumstances of the purchaser.

244. Do you know under what circumstances the company closed its business in February last?—No, I cannot say.

245. Are you still a shareholder?—No, I am not. I quitted in February 1835, and sold out my shares, and likewise gave up being a director.

246. Are you aware whether the deed of settlement contained any directions as to the settlement to be made in winding up the affairs of the company?—No, I cannot say that I am aware of the circumstance.

247. Was there any public meeting of the shareholders called for the purpose of winding up the affairs of the company?—I have not been a shareholder for the last 12 months, and therefore I cannot say what settlement was made, but I have not heard of any meeting to wind up the affairs.

248. Do you know whether the company has altogether ceased and closed its business, or made any arrangement for the transfer of its business to any other bank?—I can only speak from hearsay on that, not being one of the directors. I understand that Mr. Bignold had made a bargain with a new joint stock bank, and that he had got a premium for the goodwill and profits of the joint stock, and had made a very good bargain, but that I cannot say; that he was to take all the outstanding accounts, and the joint stock was to insure their keeping up that for one twelvemonth, and that they were to be engaged on the new bank; they had taken the same shop that we did for the joint stock, and had agreed to pay, I understood, 20,000 *l.* for the goodwill, and to take the accounts in that way; that I believe they did with respect to 20,000 *l.*, but how far the other goes I cannot say, as to taking all the outstanding debts, and being kept up for one year by the joint stock.

249. Suppose the paid up capital to amount to a sum not exceeding 25,000 *l.*, do you consider that the losses the bank may have sustained are equal to or greater than that sum?—The losses the bank sustained are considerably larger than that sum, I think.

250. Mr. *Thomson.*] Were you an original former of the bank?—I began at the commencement of it; when the bank opened at first I was one of the directors.

251. How was the bank set on foot at first?—It was set on foot by several gentlemen that were disposed to start something in opposition to the other banks not giving interest; there were one or two substantial men. Old Alderman Moss, who was a man of very large property, and several other gentlemen, who were shareholders, not acting in the business of the company, but who held shares; that made the bank very responsible, so far as to the deposits which were put in; they were liable to make good the deposits that were lodged in the bank; therefore the bank got into very good trade indeed, almost immediately from their commencement.

252. Were you conversant with banking before?—No, not at all.

253. You were asked to become a director and agreed?—Yes.

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254. Whilst you were a director did you take an active part in the management?—I always attended regularly every week.

255. There were weekly meetings?—Yes.

256. Were you one of the directors specially charged with the management of the bank, or had you a paid manager?—We had a paid manager in the bank as well.

257. Was the account of the transactions submitted to the board of directors weekly?—No, not weekly; there was always the ledger to look at if any of the directors thought proper; and I, as one of the directors living about four miles from Norwich at that time, considered Mr. Booth a respectable man to look to if anything went wrong, to lay it before the board, and not let anything go wrong from week to week; that which was the great evil was in not restricting more persons getting into credit with the bank.

258. Who were the other gentlemen who were joined with you in the direction; were they gentlemen previously acquainted with banking, or like yourself?—Mr. Bignold was. I think his father was in a bank in Norwich; formerly he had a fire-office, then he opened a bank; but he never did much business; and I think Mr. Samuel Bignold was with him as clerk at the time.

259. You say you attended weekly meetings; did you attend meetings at which the accounts were made up also?—Yes.

260. On the first occasion of making a dividend, when you say there was no real means of making a dividend, inasmuch as the losses had been heavy, and the profits not sufficient, did you remonstrate against making a dividend?—The matter was mentioned, and what dividend should be made; and if there had been no dividend made there would have been no credit given to the bank. The dividend on the sum, we will say 15,000 *l.* or 18,000 *l.*, was a small sum compared with the business the bank was doing; the paid up capital was as small as 15,000 *l.* or 18,000 *l.*, and five per cent. was not considerable while we were doing business to a considerable amount.

261. *Chairman.*] Can you state the extent of your business in any one year?—I think we had more than 40,000 *l.* of notes out, and perhaps deposits to the amount of 100,000 *l.*, and 40,000 *l.* or 50,000 *l.* besides. If the business had been conducted properly, there might have been something very handsome made by it. They would, by their business, have made 4,000 *l.* or 5,000 *l.* if there had been nothing to show against it; if we had not had to take the losses from it, we should have showed up a very good amount in respect to the profits which would have been made, but which were not made.

262. Mr. *Thomson.*] What weighed with the directors in declaring a dividend in spite of there being no profit; was it the fear that the credit of the bank might suffer if there was no dividend declared?—That was my idea; and it was that of others also, I believe.

263. Mr. *Smith.*] It was declared with a distinct knowledge on the part of the directors that there was no profit?—It was quite evident that there was no profit to pay the dividend.

264. Sir *Thomas Fremantle.*] Was that generally known, or was that fact confined to the five directors?—I think it was confined to the directors.

265. Mr. *Thomson.*] In the second year, when your losses were still more heavy, and a dividend was again declared, did you not remonstrate against making a dividend?—Yes; I had no doubt we were wrong in making a dividend unless we could show up a better account; but the other directors thought that it ought to be done; that we should bring up the thing; that if we were certain of making good profits, we might bring the thing round; and there was one year we paid only 4 per cent. That was the year when there was so much loss.

265*. You complained year by year, during the whole time you were engaged, that although your profits were considerable your losses were greater than your profits?—Yes.

266. Therefore you had no dividend to make?—No.

267. But you continued making it, fearing your credit would suffer?—Yes; we did not know what those losses were exactly, and we hoped we should overgrow those bad debts. There was evidence that if the business was conducted properly it might have been profitable.

268. At the end of the year 1830 or 1831, was not your whole capital which had been paid up, of 23,000 *l.*, completely sunk?—I should think it was; it must have been nearly all sunk certainly.

269. Yet

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269. Yet you continued making a dividend from the fear of your credit?—Yes.

270. What was the price of your shares in 1829 or 1830, did they bear a premium in the market?—There was a premium upon them before those bad debts were generally known. When I say the shareholders did not know anything of them, they knew nothing from the bank, but there were such and such losses that could not be kept secret.

271. From anything that the bank told the proprietors, they would not have been aware of the bad debts?—No; there was no account shown up to the company. Mr. Booth, as the leading director, generally stated the dividend that was recommended to be paid, and when it was four per cent. he stated that we had had losses, which we were always subject to; it would be only therefore four per cent.; he laid it down there had been considerable losses, but did not say what they were.

272. When he made this statement, he did not accompany it with any statement of account?—No.

273. None of the proprietors ever asked for it?—It was put forward I think at one meeting that they should like to have a balance-sheet if they could.

274. What did the directors say to that?—Mr. Booth I think answered that it was not a usual thing to make out a balance-sheet for shareholders; that it would be injurious to the concern.

275. They were satisfied with that?—Yes; there was no dissatisfaction that I remember; if there had been, they could have called a meeting, according to the deed.

276. Do you recollect at what price your shares were sold in 1829?—I do not recollect further than that there was the period when they were sold at 10 *l.* a share more than the original price paid up; the price paid up was 30 *l.* a share, and there was 40 *l.* paid for it.

277. The public took off those shares readily at 40 *l.*?—There were some, and there were some that were transferred from different holders; some were selling at one premium and some at another.

278. Sir *Thomas Fremantle.*] How many years was it after the opening of the concern that they got up to this premium?—That I cannot state.

279. It was after the two or three calls had been made that the price was 40 *l.*?—Yes, I think the calls had been made.

280. The calls were not made till two or three years after the opening of the concern?—No.

281. Mr. *Clay.*] Were there assemblies of the proprietors in each year?—Yes, there was a meeting of proprietors in each year, at Midsummer, regularly advertised in the Norwich newspapers.

282. Previously to declaring the dividend?—Yes.

283. What was the name of the cashier during the time your were a director?—Mr. Nimmo was the cashier and head clerk.

284. Do you know where he is now?—He was taken on with the new bank, with two or three of the other clerks.

285. Do you know Mr. Butcher?—Yes; he is an auctioneer.

286. He is a dealer in shares, is he not?—Yes.

287. Does he reside in London?—No, Norwich.

288. Do you know Mr. Brightwell?—Yes.

289. Was he ever one of the directors of the bank?—No.

290. Was he one of the directors of the Life Insurance Company?—He is either in the Life Office or the Fire Insurance.

291. Is he an attorney?—Yes, I think he is.

292. Is he a partner with Bignold's brother?—No, I think not.

293. Have any legal proceedings been instituted as far as you know against the Norwich and Norfolk Banking Company?—Not to my knowledge.

294. Is not the banking company, the affairs of which are now wound up, largely indebted to the Life Insurance Company?—Not that I know of.

295. Are you aware of any legal proceedings having been commenced against them?—No.

296. You have had no intimation of any being likely to be commenced against yourself?—No; I do not consider that I am responsible for anything that took place after I left.

297. *Chairman.*] Supposing that the directors had been required by law to

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have furnished the proprietors at a general meeting with a balance-sheet, showing the profit and loss, verified by their affidavits, do you think the system that you have described, by which dividends were paid to them where no dividends were warranted, would have taken place?—No, certainly not; if they had been on oath they could not have done that.

298. Do you conceive that a compulsory publication of the liabilities and assets of the bank, analagous to that imposed upon the Bank of England, would in like manner have prevented proceedings such as that you have described?—I think it would.

299. Sir *Thomas Fremantle.*] Had you, as a director, access to the books and accounts of the company?—Yes, I had.

300. You had the full power of inspecting them as much as you pleased?—I do not know that there was any opposition to any of the directors looking at any particular accounts.

301. Were you in the habit of looking at them?—I have looked at some few accounts; I did not interfere with the books, because I considered that Mr. Booth's department.

302. Was the state of the affairs of the bank read to the court of directors at every weekly meeting?—No, it was not.

Martis, 14° *die Junii,* 1836.

MEMBERS PRESENT.

The Right Hon. the Chancellor of the Exchequer.	Mr. Morrison.
Mr. Clay.	Mr. Loch.
Sir John Wrottesley.	Sir Robert Peel.
Mr. Strutt.	Sir Thomas Fremantle.
Mr. F. Baring.	Mr. Pattison.
Mr. J. A. Smith.	Mr. Goulburn.

THE RIGHT HON. THE CHANCELLOR OF THE EXCHEQUER,

IN THE CHAIR.

Mr. *Thomas Nimmo,* called in; and Examined.

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303. *Chairman.*] WHAT has been your connexion, if any, with the Norwich and Norfolk Joint Stock Bank?—I acted in the capacity of chief clerk.

304. How long did you fill that office?—Ever since the commencement, from April 1827 till the 28th of February last.

305. That bank has now ceased to exist?—It has.

306. How long?—Since February last.

307. You attend in consequence of a summons from this Committee?—I do.

308. Which summons directed you to bring certain documents: have you those documents?—I have brought them to town; but if the Committee will allow me, I will explain, that from the bank's transactions with the public having ceased, and as none, excepting the proprietors and directors, have any interest in the issue of them, I should from those motives respectfully decline producing the documents, unless compelled to do so. I have no wish to throw any improper impediment in the way; but as the matter now stands, the bank being virtually closed, they having received a high consideration from the East of England Bank for having relinquished the business in favour of it, I should rather decline producing the documents.

309. Mr. *Clay.*] You say you were with the bank from its first commencement?—I was.

310. When did you declare the first dividend?—Our year terminated on the 5th of April, and the dividend, I think, in terms of the deed, was declared three months afterward, at the annual meeting in July 1828.

311. What

311. What was the amount of that dividend?—I think it was five per cent.; I am not quite certain.

312. Had the bank made any bad debts in the period from the beginning in 1827, April 1827, up to the time when the statement of the account was made with the view to the declaration of a dividend?—I cannot speak distinctly as to the precise date; there was a very bad debt made somewhere in the year 1828, but I cannot state the precise date.

313. What was the amount of that bad debt?—I should think the loss ultimately, after getting all we could from it, was not less than about 16,000 *l.*

314. What was the amount of the debt in the beginning of 1828, when it became a bad debt?—It exceeded 30,000 *l.*

315. Was that previous to the period at which the value of the assets was taken with reference to declaring the dividend?—I cannot speak precisely to that point; I do not recollect the precise date.

316. Will not the papers you have in town enable you to fill in that date?—I am afraid not; certainly not.

317. *Chairman.*] But you are sure it was in the early part of 1828?—Yes; the account was opened, if I do not mistake, somewhere in February 1828. I cannot speak precisely whether the bad debt was made in the latter part of the year or earlier.

318. Mr. *Clay.*] Was that in the shape of an overdrawn account?—Bills discounted chiefly.

319. Did you declare another dividend in July 1829?—Yes; in fact, I may say, generally, we declared a dividend yearly.

320. What was the amount of that second dividend?—We have divided, in one instance, seven and a half per cent. and six per cent., and once five; but the particular years I have not in my memory.

321. Have you the means of giving those facts from the papers you have in town?—No.

322. What do you think was the dividend in 1829?—Not exceeding six per cent.; but I do not exactly recollect whether five or six.

323. In each case your balance of account was taken in the month of April?—The books were closed and interest cast; and in terms of the deed the annual meeting of the proprietors was held in the beginning of July.

324. The annual statement of the concern included from the April quarter in one year to the April of the next year?—Yes, the 5th of April.

325. Between April 1828 and April 1829 had you made any more bad debts?—It is impossible for me to give the dates.

326. Can you from your papers in town?—I can, from the papers in town, give a statement of the amount of bad and doubtful debts, as they have existed the last three years. I have brought up the papers, (which I have expressed my disinclination to lay before the Committee,) for the last three years, and none other, thinking that they would be sufficient to show the final state of the company's affairs.

327. Have you any document from which you could inform the Committee what bad debts occurred between April 1828 and April 1829?—By reference to the company's books, I can state the whole of the bad debts.

328. You must have the means of enabling yourself to answer those questions precisely?—I beg leave to state that, as the company have ceased to exist, I would rather decline going into those particulars, not now being an officer of the company, but the manager of the East of England bank; I receive no salary from them, therefore I am not authorized. The directors of the bank I am quite satisfied would have no wish to withhold anything that could obviously tend to the public good; but I would wish to decline giving any evidence that would affect them as with the proprietors.

329. You either do not recollect or are unwilling to state the amount of bad debts between April 1828 and April 1829?—I do not recollect the amount.

330. Did you declare another dividend in July 1830?—We did.

331. Do you recollect the amount of that?—No, I cannot recollect the precise dividend each year; I can recollect only the minimum and maximum.

332. What was the minimum?—Five per cent.

333. What was the maximum?—Seven and a half per cent.

334. What bad debts occurred between 1829 and April 1830?—I cannot recollect.

335. Cannot you particularize the bad debts which have been made, the whole

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whole amount of them, and the amount recovered on each?—By reference to the books I can, but I cannot do it from memory.

336. Cannot you do it in any particular case from memory?—If the name is given I can state whether they had a bad debt so and so.

337. Under whose orders did you act principally?—Under the orders of the directors.

338. Under the orders of which directors?—Mr. Bignold was the principal.

339. When was the East of England bank established?—It began business on the 29th of February last.

340. Have they agreed to take all the accounts and concerns of the Norfolk and Norwich bank?—I can answer that question only in this way, they paid the Norwich and Norfolk Joint Stock Bank a certain consideration for the good-will of the business; the Norfolk and Norwich bank transferred all their interest in favour of the East of England bank as far as they could, for which they received a consideration.

341. Do they hold themselves responsible to the creditors of the Norfolk and Norwich bank?—No, by no means, certainly not.

342. Have the debts due by the Norwich and Norfolk bank been paid?—They have all been paid, excepting a few of the bank-notes that are in circulation, and a certain amount of deposit money.

343. What is in fact the amount of the deposit money remaining unpaid?—I should think not less than 10,000*l.* or 12,000*l.*

344. Has the Norwich Life Assurance Company received the whole of its demand on the Norwich and Norfolk bank?—Yes, to the best of my knowledge it has, certainly.

345. What is the amount of notes still in circulation?—I should think 5,000*l.* or 6,000*l.*; I do not think it exceeds that.

346. And 10,000*l.* or 12,000*l.* the amount of the deposits?—Yes, but that fluctuates; it may have been paid, or some part of it, since I left home.

347. Was any general meeting called previous to the sale of the concern to the East of England Bank?—I believe not.

348. No general meeting of the shareholders?—I believe not.

349. By whose authority was the sale made?—By the authority of the directors, I believe; I was in town at the time the transaction was made.

350. How many directors were there then?—Three.

351. What were their names?—Mr. Bignold, Mr. Booth and Mr. Morse.

352. They transferred the whole concern, wound up the concern in the bank, and sold it without having called previously a meeting of the shareholders?—No, the concern was not wound up, because it would take a considerable time to do that.

353. They agreed to do this without the consent of the shareholders?—I believe so; I was not a party to the transaction.

354. What was the sum paid for the good-will of the bank?—£.20,000.

355. The East of England bank has not rendered itself liable to any of the creditors of the Norfolk and Norwich bank?—Certainly not, excepting for the amount of accounts.

356. The actual money transferred?—Yes, standing to the credit of the account at the time of the transfer, with the consent of the parties.

357. The whole of the money due to depositors from the Norfolk and Norwich bank has been repaid, with the exception of 10,000*l.* to 12,000*l.*?—To the best of my knowledge.

358. And the whole of the balance the Norfolk and Norwich Life Assurance had in the hands of the Norwich and Norfolk bank has been repaid?—The whole of it, and the Fire Office as well; that is to say, the balance has been transferred to the East of England bank; in transferring the balances of the account to the East of England bank, the Life Office account was transferred as a charge against the East of England bank, to the credit, of course, of the Life Office, and we have paid the amount into the East of England bank.

359. What was the amount of that balance when transferred to the East of England bank?—I cannot speak decidedly at this moment; I do not recollect.

360. Sir *John Wrottesley.*] Was it 20,000*l.*?—More than that.

361. Was it 30,000*l.*?—I should think more than that.

362. Mr. *Clay.*] Was it 100,000*l.*?—No.

363. Was it paid over in money, or was security given for it?—We transferred

ferred all our bills of exchange, London bills, and provincial bills, and so on, over to the East of England bank, for which they gave us credit, and I believe that the whole, or nearly the whole, of them now are paid, with the exception of an over-due bill, amounting to 100*l.* which will be paid.

364. You mean to say that the depositors have credits for those balances which were due to them from the Norfolk and Norwich bank from the East of England bank?—Yes, and the Norfolk and Norwich bank have accounted to the East of England bank for the amount of those balances.

365. They have accounted partly by the bills of exchange in their hands?—The bills of exchange in their hands were transferred, and placed to their credit in account; the amount is discounted if any advance had been made upon them previous to their becoming due.

365*. Supposing there was a very large balance from the Norwich and Norfolk Bank to the Life Assurance Company, do you think there has been any security given for that by the Norwich and Norfolk bank?—No, certainly not. In fact, I may say the directors of the Norfolk and Norwich bank are to-morrow ready to pay up the whole amount of the balance, if any, due to the East of England bank. I am quite satisfied of that.

366. Sir *Thomas Fremantle.*] Do you mean the directors or the shareholders?—The directors.

367. Mr. *Clay.*] Have you an account of the whole amount of bad debts made by the Norwich and Norfolk bank during its existence?—I should beg to decline answering that question unless I am compelled; being no longer in the service of the company it may be improper; but, in fact, it is impossible to know the real amount of those debts; for, generally, when an account was inoperative we transferred that to the ledger of bad and doubtful debts, and gave that account credit for any sum that might be received in liquidation of the debts.

368. Will not that enable you to state precisely the real amount of loss sustained by the bank?—As soon as the account is made up.

369. Cannot you state the present amount of them?—I should rather decline it.

370. Did any directors attend at the last meeting when a dividend was declared?—Yes, one or other of the directors must have attended.

371. Who did attend?—I think it was Mr. Morse. I think Mr. Bignold was in town on some inquiry before the House of Commons, and also Mr. Booth.

372. Have any persons bought shares in the Norwich and Norfolk bank at a premium within the last twelvemonth?—Shares have been sold at a premium within that time, I believe.

373. Did a person of the name of Newton buy shares at a premium within that time?—No; not within that time, certainly.

374. How long ago did he buy any shares?—I cannot recollect.

375. Did you recommend to him to buy any shares?—That I cannot recollect.

376. Did Messrs. Page & Co. buy any shares at a premium?—I do not know any firm of that name.

377. Do you know a person of that name?—There are several I know.

378. Did any gentleman of that name buy any shares in that concern on your recommendation?—I do not recollect now; I cannot speak positively to it. There is a Mr. Samuel Deyns Page, who is a shareholder in Norwich, but I cannot speak to the date of the purchase of shares, or the number of them.

379. Mr. Temple Booth was a director?—Yes.

380. Do you recollect whether any money was advanced to him?—To the best of my belief there generally was a large balance standing to the credit of his account.

381. Was there ever a period in which he had a large advance?—Not to my knowledge.

382. Do you recollect the names of Mr. Robert John Turner, Francis Turner, and Turner and West?—Perfectly.

383. Were there any considerable advances made to any of those gentlemen?—Yes; I think to each and all of those.

384. Have those advances all been repaid?—No; there has been no dividend that I am aware of.

385. Sir *John Wrottesley.*] Of what description were the bills which Mr.

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Battley sent in?—They were of a very bad description. I was then a stranger in the county, and I myself was not personally acquainted with the parties. The bills were discounted, and put to the credit of the account, with the approbation of the directors.

386. Did you make any inquiries of Mr. Battley as to the foundation of those bills, whether they were real transactions, or what they were founded on?—We made inquiry of another banking-house in the city, by whom we were most grossly deceived. I believe they had done business with him, and they gave him a very flaming character; and then shortly after they had led us into the mess they sent notice by a mutual friend that they believed we had better be careful.

387. Was Battley a bankrupt?—He was.

388. He was in the Gazette?—Yes.

389. Sir *Thomas Fremantle.*] What was he originally?—He was a timber merchant, a sort of general merchant in fact.

390. Sir *John Wrottesley.*] Have you reason to believe that the produce of the bills he discounted with you was applied to his debt with the other bank?—I cannot swear to the fact; but I have the strongest possible reason to believe it, for I can prove that the checks drawn on us were not sent direct to the bank, but through the medium of another party to whom they were paid.

391. Were you in the habit of inquiring the nature of the transactions of those persons for whom you discounted bills?—Certainly, to the best of our ability we inquired.

392. You took pains to get all the information you could upon the subject?—Yes.

393. At the meeting of proprietors at which you declared the dividend, what was the nature of the account you gave to the proprietors?—The fact is, if I answer that question, I may just as well produce the account itself, which I beg leave to decline, unless I am obliged to produce it.

394. Was not the account you prepared publicly read in the meetings?—It appears so; I was not always present; it was drawn up by the accountant.

395. Have you any knowledge, at any period, of the directors stating to the proprietors the losses they had incurred?—I do not know that the directors ever stated to the proprietors the amount of losses; but to the best of my belief, they did state that the losses amounted to a considerable sum in certain years.

396. What was the first statement of that description made after the formation of the bank?—It is impossible for me to know that.

397. Was there, at an early period, an account given by which the affairs of the bank became known?—The only way in which any light can be thrown upon that question will be by reference to the books.

398. Upon transferring the account, the Norfolk bank opened an account with the East of England bank, of which you are now the cashier?—The sub-manager.

399. You know the amount of all the accounts that have passed between those two banks?—Yes, the books will show that.

400. Do you keep one account, or more than one, with the Norfolk bank?—Only one account.

401. In that account you give credit for all the bills you received from the Norfolk and Norwich bank, and charge it when those bills are returned unpaid?—Yes; in fact we charge them with all disbursements on their account.

402. Has any statement ever been made to the proprietors of the transfer of the account from one bank to another?—Not that I am aware of.

403. Has their consent ever been asked?—No; I should say not; the annual meeting would not take place till July, and therefore, so far as the deed is concerned, I do not think it has been at all vitiated.

404. There was a meeting last July?—There was.

405. Was there any intention of a transfer of the account to the East of England bank at that time?—The East of England bank was not then in existence.

406. *Chairman.*] How long have you been engaged in the banking business?—About 36 years.

407. Where were you engaged previously to your connection with the Norfolk

folk and Norwich bank?—I went apprentice to the British Linen Company in Edinburgh in the year 1800. I was in their service for 15 years. I then was engaged in agriculture, which I abandoned, and became engaged with the Norfolk and Norwich Banking Company.

408. Having experience of the banking business, do you consider that prior to the declaration of a dividend on the part of a bank, it is just and expedient that a deduction should be first made for the amount of losses on the bad debts which the bank has sustained?—That depends, in a great measure, upon the nature of its losses, and upon the state of the bank, because, although in the course of time an amount of bad and doubtful debts will accrue, if there be forthcoming assets for their liquidation, the directors cannot say what the precise loss will be.

409. Do you think a dividend can be rightly declared by a bank without making out a balance-sheet, showing whether the affairs of the bank are such as to warrant any and what dividend?—I should say that the proper way of making out the balance-sheet is to make out an account of bad debts, and to estimate the probable value.

410. Do you not consider that any balance-sheet which might be prepared would be attended with delusion, unless some allowance was made for the loss which had been sustained on bad debts, which might be more or less productive of loss?—I should certainly think so.

411. Sir *John Wrottesley.*] If that principle had been followed up in the case of the Norfolk bank, would there have been a shilling dividend?—I wish to clear up these points; I beg to state that the Norwich and Norfolk bank never divided the whole amount of their profits; on the contrary, they carried a very large amount annually to the account of undivided profits to meet bad debts, and there is still a large amount in that account.

412. *Chairman.*] How are the Committee to understand that the amount of undivided profits could be ascertained without deducting first the amount of losses sustained?—I should have said there are two accounts, one for bad and doubtful debts, and the other for creating a fund called the undivided profits, or under any other title which the bank may choose; but this money was set aside yearly to be applied to the bad debts as soon as they were closed.

413. Could that account, when the balance of undivided profits was struck, be in itself complete without introducing the amount of losses that had been sustained?—If you look into the account in the books, the one stating bad and doubtful debts, and the other the account under the title of undivided profits, you see by the two how the matter stands.

414. Was the account of bad and doubtful debts in the Norwich and Norfolk bank ever brought under the consideration of the proprietors?—That I do not know; not to my knowledge.

415. Have you brought with you the deed of settlement?—I have a copy of it.

416. Was it printed?—It is a written copy; I got it from our solicitor, being less bulky than the deed itself.

417. Can you state whether the deed of settlement contained any provisions respecting the winding up of the affairs of the company?—I can only answer that question by saying, I shall have great pleasure in referring to it, but I do not think I have read it through in my life.

418. Sir *Thomas Fremantle.*] You stated that there were two accounts made out, one which stated what the amount of the largest profit made by the bank in any one year was, deducting the expense of the establishment, but without taking any notice of the bad debts?—Yes; I stated in the outset that I had brought those accounts with me for the last three years. Since I have gone so far in the evidence it is matter of little importance, but my objection is that private parties should not be affected by my stating these particulars.

[The Witness was directed to withdraw.

[*The Witness was again called in.*]

419. *Chairman.*] The Committee will require you to furnish the copy you have brought of the deed of settlement; it shall be returned to you?—I have it in town, but not here.

420. *Chairman.*] The Committee also wish you to furnish an account of the

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annual dividends declared by the bank, and the date at which such dividends were declared?—Then I must write to Norwich for that; I will write, and if they choose to send it, of course I will bring it here.

421. *Chairman.*] I am directed also by the Committee to apprise you, that with respect to certain other heads of information, they ask for them not with a view to any individual purpose, but for the purpose of illustrating the working of the system, and that they shall be received by the Committee confidentially, if that is considered desirable by the parties furnishing them. The further accounts they are desirous of having are, first, an account of the profits of each year; next, the amount written off in each year since the establishment of the bank to the account of bad and doubtful debts, and of the sums received and written to the credit of such account in each year; and lastly, the gross amount of such bad debts, and of such receipts, with the balance of that account, either to the present time or to the latest period at which it was made up. These may be given in confidentially if it is thought desirable by the parties they should be so considered?—May I take the liberty of asking whether it is imperative upon me to render those accounts, or a matter of choice?

422. You are aware the Committee have the power of making an order for that information; if you see any reason why they should not exercise that power, you will state your objection?—I consider that the matter rests in a very small compass; it rests merely between the proprietors and directors to wind up the concern; how it may terminate at the time of the account being wound up, or the debts outstanding being recovered, I know not, therefore as the public is in no way concerned, and as it is merely a private matter among those parties, I should almost be induced to request, that if that could be done, the accounts should not be divulged.

423. If the accounts are furnished confidentially, and the inconvenience can be only an inconvenience between the directors and the proprietors, do you conceive that the objection you have stated would fairly apply to making such a confidential return as that alluded to?—It occurs to me that as the directors are men of large property, and men of honour, and if they have at all committed themselves by not having made inquiry of the proprietors in regard to the disposal of the business of the bank, it rests with the proprietors to bring an action if they see cause; and knowing the directors as I do, it is almost a matter of supererogation, in my view of the matter; they are personally liable if they have committed errors in any way.

424. In the event of these accounts being received solely for the information of this Committee, and not communicated to the public, do you see any inconvenience in furnishing them?—Might I ask whether the House of Commons might or might not find it expedient to order the Report of this Committee to be printed, is that impossible?

425. This Committee is a Committee of Secresy; the only inconvenience stated by you being the possible disclosure of those accounts, so as to affect transactions between the directors and the proprietors, if that inconvenience is guarded against by considering the accounts as confidential, will there be any, and what, objection to furnishing those accounts?—I beg it may be understood in this way; the only difficulty that would arise, would be as between the directors and the proprietors; no other individuals but those have anything to do with it. I do not express any opinion, or wish any opinion to be entertained, that the directors have acted unfairly to the proprietors in disposing of the business to the East of England Bank; I think they have acted with discretion. I shall certainly write to the directors in Norwich, stating the question has been put to me, and requesting them, if they see proper, to furnish me with the account.

426. Mr. *Clay.*] Do you think it possible to settle those accounts between the proprietors and the directors without the statement of those particulars to the directors?—I am neither authorized nor competent to give an opinion upon that particular, as I am not now in the employ of the bank.

427. *Chairman.*] Supposing the Committee to call for those accounts, whose duty would it be to furnish them, as you state you are no longer in the employ of the bank?—I should presume the resident director, or any one of the directors.

428. Are you in possession of the accounts from whence those statements could be made out?—No; I stated that I have brought up, as respects the last three

three years, a statement of the profit and loss account, thinking that might be be sufficient for the purpose, and that I have also brought up a copy of the deed.

429. There is no difficulty about the deed?—None that I am aware of.

430. Mr. *Clay.*] In whose custody are the accounts of the Norfolk and Norwich Bank?—I believe they are kept in a room in Mr. Bignold's house. I beg to state, that only part of the books are so placed, and that the remainder are in a room in the East of England Bank.

431. Are they in the custody of Mr. Bignold?—I cannot say; there are two young men employed in winding them up for Mr. Bignold, one of the directors.

432. No accounts have been destroyed?—Decidedly not.

433. These questions might be answered from the accounts?—I should conceive so.

434. When the Committee have asked for the profits in each year, they do not mean with reference to the amount of bad debts which you have yourself kept separate, but they wish for that account which you, the Norfolk and Norwich bank, have considered to be profit in each year, the amount carried out in each year?—With regard to that question, I beg to refer to my evidence in answer to the question, whether I considered that, without deducting the amount of bad debts from the *ex facie* profit, you can keep a fair statement of profit; I was asked whether, from my experience in banking, I conceived that any such statement would not be a delusion. Perhaps gentlemen living in London may be more able to give explanation on that point; but in the case of Fauntleroy there was a bad debt of 360,000 *l.* Perhaps some gentleman can tell whether the Bank of England deducted that from their profits for the year.

435. The object is not to canvass your opinion, but to know that you understand the question proposed to you. The question is, what amount the bank itself wrote off to profit and loss in each year; you have stated that you kept an account called the account of bad and doubtful debts?—We did.

436. To the debit of that account you at once placed any debt which you considered to come under that description?—We did for several years; for a few years they were generally kept in the ledger; in fact, there was no separate account, but for several years past the account has been headed and kept.

437. When you opened that account, you transferred to it all debts you considered bad or doubtful?—The whole of them.

438. Did you transfer the whole of those debts, and the assets on the other side, or only the account of the balance?—The actual balance at the time of the transfer was transferred to this general account, and if any assets were after received, those assets would appear upon the credit.

439. You would still be able, by referring to the separate accounts of individuals who were indebted, to answer the question which the Chairman of the Committee has put, namely, the amount of bad and doubtful debts incurred in each year?—It might be possible to estimate the thing; we can give the exact balance as it now stands in the books, but it is quite out of the question to say that is a statement of the actual losses, for there are amounts still to be recovered.

440. Can you state the amount of bad and doubtful debts owing in each year, and the amount received in dividends to set against those debts?—I should conceive so.

441. Sir *John Wrottesley.*] Have you any objection to state whether, having transferred the bad debts to the separate account, there remained on the books any profit on the profit and loss account in any year?—It is impossible for me at present to give an answer to that question.

442. *Chairman.*] Can you state the amount of paid-up capital?—£.23,080.

443. Sir *Robert Peel.*] Are your difficulties on the ground of your having filled a confidential situation?—Having left the service of the bank altogether, I am not now an officer of it; but I should be betraying my own feelings if I said that I came here with any other view than to give a fair *exposé* as far as I could, so that the interests of individuals should not be affected.

444. The wish of the Committee would not be to press you, though of their power there is no doubt, to make any statement against your conscientious conviction of duty; but supposing it were understood that the evidence should not be printed, that you should have an opportunity of seeing it; that this

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being a committee of secrecy, any evidence, though taken down, the Committee are perfectly competent to withhold from the House, and that they do not wish to make any use of the knowledge they gain against individuals, but only for the purpose of taking precautions against similar occurrences in future; should you have any difficulty in stating the whole of the weak parts of this case on that understanding?—I should not exactly like, on any debate which may take place in the House, that the Norfolk and Norwich Joint Stock Bank should be put forth, for I am sure, from some of the names of parties and questions put, that a *malus animus* exists somewhere, and that the directors have been very much maligned.

445. Supposing you are correct in that assumption, is it not right that, on the other side, the Committee should know the truth as far as you can tell it?—As I am no longer the servant of the bank, I should wish to consult the directors as to the extent of information proper to be given. If they have no objection to give the information, it is for them to do it; and I am sure that the directors will spare the Committee any unnecessary trouble on the subject; and I take the liberty of stating the feeling I entertain generally upon the subject of the losses which have occurred. When we began business, land was of much higher value than it has been of late years; if we had real securities on houses and lands, those have for the last six or seven years deteriorated; and now any bank beginning business have a better chance of succeeding than we had, because, from the prosperity of the country, it is likely those securities may improve, though they have hitherto been decreasing in value.

446. Notwithstanding you saw that your securities were falling in value you have made dividends?—We have made dividends every year; but my view of matters has always been, that with such a business as we had, and with the large amount of undivided profits, that if matters did improve, and agriculture did improve, on which we mainly depended in Norfolk, the company would still be in a sound and flourishing state; the distinction between banking in an agricultural and a commercial or manufacturing place is so very great. Our monies are lent out to farmers, on accounts current chiefly; and if we had accounts with individuals who sold goods in a manufacturing country, those are at cash price, or a certain credit; they are immediately furnished with the money, and can always realize their assets much more easily than we could do, which has affected us considerably. There has been very great irregularity in regard to the securities; a system has crept into Norfolk and other parts of England, by which letters of guaranty has been given, have been made use of, and upon those papers or documents the government have lost the stamp duty altogether; for the letter of guaranty being given on plain paper, supposing any parties stopped payment, and the security taken was to be enforced, they have said, if we must pay this do not put us to the expense of a stamp, we will pay the debt, and you shall give up the guarantee; and I wrote a memorial on the subject of securities, which I forwarded to Sir James Scarlett. When Sir John Campbell was bringing forward the motion relative to the law of arrests, I suggested that the bankers might be allowed to take real or personal security; but that in all cases where money was lent on personal security for floating balances on accounts current, a form of personal bond, similar to that acted upon in Scotland and Ireland, should be used, and its use rendered imperative; and the scale of duties should be reduced, because I am quite satisfied that government would get a great deal more money at half the duty.

447. When you made the dividends, did you not profess that they were made out of the clear annual profits of the concern?—The *ex facie* profits of the concern showed a large profit yearly; there was one account of bad and doubtful debts, and another account of profits, which has been accumulating from year to year in our books as a fund to meet the bad debts on the other side.

448. Parties seeing the dividends made had a right to assume that they were made out of the clear annual profit; and when a share was on sale in the market, and a person bought it, was not he deceived by the course you pursued?—I acted only in the capacity of chief clerk, and was not entitled to contravene the conduct of the directors.

449. What was the amount of the nominal capital?—£. 200,000 the nominal capital; 1,000 shares, at 200 *l.* each.

450. What amount was actually paid up?—The whole of the shares were not disposed

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disposed of; the company held some shares, on which no dividend was paid; they were never sold; there was 30 *l.* paid upon each share sold.

451. The whole sum paid was 23,000 *l.*?—I think so, or thereabout.

452. If the whole 30 *l.* had been paid on the whole of the shares it would have been 30,000 *l.*?—The bank held a certain number of shares to dispose of to people who kept accounts with us, and to increase their influence in the country.

453. How did you proceed to apply this capital?—We lent it out in the usual way on account current, in the discount of bills, and in stock, and so on.

454. Have you held any stock?—We have not for some years held any.

455. Any Exchequer bills?—Yes, but not lately.

456. How was the loss sustained?—There was one individual by whom the Bank of England lost 38,000 *l.*; the debt with us was about 5,000 *l.* or 6,000 *l.*

457. Was he a shareholder in the bank?—No.

458. Was any peculiar accommodation given to the shareholders?—None, on the faith of their shares.

459. Did they come to the bank for accommodation?—Merely on their own credit as customers, not as proprietors.

460. Had the directors their bills discounted?—Mr. Bignold is not in business; he is secretary to the Life and Fire office. Mr. Morse is not in business. Mr. Booth is in business.

461. Did they borrow money of the bank?—Yes, Mr. Morse may have had a few hundred pounds upon his account; being a man of immense wealth, he might have got it, but merely for a temporary purpose.

462. What was the interest charged on that advance to him?—We charged five per cent. on all advances, except in special cases; but the directors or shareholders enjoyed no advantages in which the public did not participate.

463. What constituted the undivided profits?—Suppose you take the account of profits produced for the year, you state on the other side of the account the interest due by the bank, the amount of expenses paid by the bank; this is classified, for stationery, for law, and, in fact, every other disbursement; and then the balance between the amount received and paid shows the apparent profit.

464. You include salaries?—Yes.

465. You took the actual profit on the balance between the interest due to the bank, and the interest due from the bank, and then deducted the whole charge of the establishment, and all the permanent outgoings, and there was a certain sum left?—Yes.

466. But you did not take into account the bad debts?—Every charge was inserted but the bad debts, and the account of undivided profits operated as a set off against the bad debts that might be made in carrying on the business.

467. The shareholders were deceived by not taking into account the bad debts?—No, I do not say they were, because it was impossible to know the precise amount of these; but the large profit that appeared on the books was such that, had we not sustained a very severe loss lately, I have not the least doubt the bank would have been in a very flourishing state at the present time, for independent of the money actually engaged in the trade, the constituency was so highly respectable that they could have withstood any shock.

468. Was the sum on such undivided profits increasing or not?—Yearly increasing.

469. Was the dividend the same year after year, or did it vary?—There was one year seven and a half per cent. paid on the paid-up capital.

470. Was that paid out of *bonâ fide* profits; was there a *bonâ fide* profit justifying that dividend of seven and a half per cent.?—It certainly must have been the opinion of the directors at the time that it was so. I recollect that the affairs of the bank appeared to be in so prosperous a situation, that I believe I myself recommended it.

471. That is to say, you said we appear to be going on very prosperously; we had better give a fillip to the bank by dividing seven and a half per cent.; but that was rather a calculation of the future, than having the money drawn from profit, was not it?—No; I think it was guided entirely by the amount of the profits for the year; I do not mean to say that we had no bad debts, or might have none, but that the general account of the concern was so good that we might do that.

472. After having paid the whole of the bad debts?—Yes.

473. Salaries

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473. Salaries and house-rent?—Yes, and everything.

474. What was the amount of the permanent outgoings?—I have that accountwith me; I can refer to it.

475. The question refers to the balance of profit and loss in that year in which the seven and a half per cent. dividend took place?—I cannot recollect the particular year in which that occurred. I think it was the year after Messrs. Thompson, Barclay & Ives declined business. I have a general statement of the receipts and payments between the 5th of April 1832, and the 5th of April 1833; the agency expenses amounted in gross to 856 *l.* 18 *s.* 10 *d.*; clerks, 1,488 *l.* 16 *s.*; directors, 370 *l.*

476. Is that a payment to the directors?—Yes, it is usual, I believe, in most banks. Licences, 120*l.*; rent, 50*l.*; postages, stationery, taxes, &c., 424*l.* 11*s.* 11*d.*; law charges, 370 *l.* 10 *s.* 5 *d.*, making a charge of 4,055 *l.* 11 *s.* 2 *d.*; against which we have a credit on the balance of interest beyond 9,610 *l.* 14 *s.* 6 *d.*; profit arising from Swaffham agency, 500 *l.*; leaving an apparent balance of 6,181 *l.* 3 *s.* 4 *d.*

477. Does it appear what was the dividend declared?—No; the dividend was declared at a meeting at which I was not present.

478. What was the amount of the dividend?—I cannot state on recollection.

479. If it was five per cent. it would be only 1,150 *l.*?—That would be the whole.

480. Then you had such a profit you carried forward a balance of nearly 5,000 *l.*?—Yes, to the undivided profits; that was the source from which the undivided profit account arose.

481. *Chairman.*] Is the first item in the account of interest to the bank the interest actually paid to the bank, or the interest paid and due to the bank?—Paid and due, with this qualification, that the money due to the public on money deposited (not accounts current), was deducted from the interest at the credit of profit and loss.

482. Sir *Thomas Fremantle.*] That which you had received from interest you gave yourselves credit for?—Yes; but the amount of bills of exchange in an agricultural county is limited.

483. Sir *John Wrottesley.*] Did you make up your account quarterly?—The interest account yearly, but we balanced our books monthly.

484. Sir *Robert Peel.*] What was the period referred to in the account before you?—April 1832 to April 1833.

485. What was the year in which the bank was formed?—1827.

486. What was the year in which you had a great loss?—Some time in 1828.

487. There does not appear to be a reference to that loss; were you justified in making a dividend without reference to that debt?—That was a matter for the directors; it was not for me to give an opinion, for I was not consulted upon it.

488. Was that statement laid before the proprietors?—Yes.

489. Was the fact of the loss concealed from the proprietors?—It was well known to them. I do not know that the particular amount of loss was given, for I was not at all the meetings. I did not go unless I was directed to do so. I directed the clerks to make up the statement as I was directed myself.

490. *Chairman.*] Was that account you hold in your hand communicated to the proprietors?—Yes.

491. Was the former account, or the balance of the former account you have described, as showing the loss sustained on bad debts, ever made known or communicated to the proprietors?—I cannot answer the question. I was neither authorized nor asked to make it known; if the directors wished they might do it.

492. Was it ever made known within your knowledge?—No.

493. You were the cashier of the bank?—I was chief clerk.

494. Could it be communicated to the proprietors without your knowledge?—If any proprietor had asked the question at any of the annual meetings, I have no doubt the directors would have answered him or not answered him, but I cannot say.

495. The directors are sufficient authority upon that subject, are they?—I should conceive so.

496. Sir *John Wrottesley.*] The dividend was calculated upon the statement you

you hold in your hand?—This is a copy of it. The next year, 1833 to 1834, shows a profit of 7,407 *l.* 8 *s.* 4 *d.*

497. Is that again struck upon the same principle as you have before described?—Yes.

498. Have you any other?—I have another. This appears more detailed; 1834 to 1835; the result was, balance of apparent profit 6,998 *l.* 16 *s.* 9 *d.*; the interest on the debit and credit sides is here specified, in the place of the general balance of interest received and interest paid.

499. You have stated that you were for a certain time engaged in the British Linen Company; according to the system of accounts pursued in Scotch banks, is a dividend struck without taking into account the losses which may have been sustained by bad debts?—In those years the profits of Scotch banking were so large, particularly those of the British Linen Company, they had always an immense amount to carry to undivided profits, and their bad debts were comparatively very few; but I believe their bad debts, before they make a dividend, are invariably deducted; if they do not know the result they make an estimate of the supposed result.

500. If you had the uncontrolled management of a bank yourself, do you consider that you could declare a dividend, in justice to the establishment, without first deducting the bad debts, and ascertaining, not the *ex facie* profits, but the actual profits within the time?—I should certainly think every charge that could affect the actual profits of the bank ought to be deducted.

501. You have stated in your evidence that a certain number of shares were reserved, and were issued by the bank to persons who became customers of the bank?—Yes.

502. Do you consider that an issue of shares by a bank becomes a means in this way of acquiring a greater number of customers than would be acquired if there was not that system of shares?—Yes, for this reason, that in cases of a run, or any untoward circumstance of that kind, the more widely you can connect the interests of individuals with the interest of the bank, the less likely are they to be run on, as, supposing we have a principal and two securities, it is quite obvious that if there was any rumour afloat to the prejudice of the bank, we have three people instead of one, who would have an interest in maintaining our credit rather than make a run upon us.

503. The question refers to this: do you conceive a bank issuing shares in any great city or town acquires, by the issue of those shares, facilities in gaining custom and extending their business?—No; I consider that by selling shares—in fact, getting a connexion is of service, as in London, forming connexions with individuals—it gives them an interest in the company, and they recommend their friends to do business with the bank; but I reprobate the practice of speculation in shares, which is going forward at this moment.

504. Do you conceive the reserve of shares on the part of a joint stock bank, who have the power of issuing under such conditions as they think fit, is a safe system?—It depends upon the choice they have of their partners. If the directors have the choice of their partners, which they have in the case of a veto being given in the deed of settlement, they have the power of preventing any improper persons being shareholders if they exercise the power the law vests in their hands. I think the great security of joint stock banks rests entirely in the extent and the wealth of its constituency.

505. In proportion as the bank itself holds a reserve of shares, is not the wealth and security of its constituency diminished?—Just so; but I should say in all cases if the bank holds shares, and divides upon those shares which are not actually sold, and claims a certain amount of profit upon those shares, it is injurious; but if they merely hold the shares till a fair opportunity occurs of selling them, and do not claim any profit, it is perfectly justifiable.

506. Is not the security to the public for the engagements of the bank proportioned to the amount of property and responsibility for those engagements?—Certainly.

507-8. Is not that amount of property diminished by the amount of shares held as a reserve by the bank itself?—Certainly; because if those shares were sold there would be a larger constituency, and of course more property.

509. If the bank retained shares in its own hands, being aware of the periods at which dividends are likely to be augmented or diminished by the increased or reduced profits of the bank, has it not the means of issuing those shares in

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the market so as to be more or less valuable, the directors knowing that which is not known to the public generally?—Unless the affairs of the bank are made public it is quite clear that the directors, as in every other bank, must have the best information; and if they choose to avail themselves of it they can, but I never saw it done.

510. Do not you think that a danger which ought to be guarded against?—I am clearly of opinion that if you do not require, for the purposes of business, a real capital, equal or nearly so in amount to that set forth in your prospectus, you ought not to delude the public by holding forth a large amount of mere nominal capital, but should limit yourself to the amount you suppose you may actually require to carry on the business, because that leads, in my opinion, to speculation to a very large amount; at least I think such has been the case lately.

511. Do you think it leads to false credit, and transactions extended beyond what sound policy would justify?—No, I do not think it leads to false credit; but from making the instalments on shares very small, it enables a class of persons to speculate in them, which is, in my opinion, a mere species of gambling, and which may ultimately be productive of mischief.

512. You conceive shares issued for 10 *l.* and 20 *l.*, for the purpose of carrying on joint stock banks, are disadvantageous to the public interest?—Not so, provided that the shareholders are in a great degree confined to the particular district in which the bank carries on its own operations, then there is a connexion formed between the two, and which may be advantageous to both.

513. Would the speculation in those shares augment in proportion to the capital represented by those shares at different amounts. Is there not likely to be a more active speculation in 10 *l.* shares than in shares of 200 *l.*?—That might be the case to a certain extent; but if the shares are so very small, they do not afford sufficient inducement for investment; if they were larger, perhaps individuals might find it for their interest, in thriving companies, to invest a considerable portion of money; but where they are so exceedingly small, it is not worth while; the chief danger arises from individuals who have money transferring shares from one to another, leaving at last some men liable who are not able to pay.

514. Is it not to be collected from your last answer, that in proportion as the shares are small, they will be less a subject matter of *bonâ fide* investment?—Certainly; the smaller the shares are, the less will they be the subject matter of *bonâ fide* investment.

515. Do not you think the stability of a bank is more promoted by that system under which the shares of the bank are matter of investment, rather than of speculation?—Certainly.

516. What branches had you in your bank?—Seven; namely, Swaffham, Lynn, Dereham, Foulsham, Fakenham, Bungay and Harleston.

517. What control was exercised over the issues of those branches by the central bank?—The agents in all cases, I believe, gave security for their actual intromissions; they were not liable for bad debts; if they were guilty of any irregularities in their own conduct, of course they were liable for them, but nothing further; but their allowances were small.

518. Mr. *Smith.*] Were not they liable for discounts made by them?—No.

519. *Chairman.*] From your experience, should you say there was a greater chance of losses sustained at the branches of your bank, than at the central bank at Norwich?—I am clearly of opinion that unless the system of inspection is of the most rigid and perfect nature, they will lose more money at the branches than under their own control.

520. Are not those difficulties augmented in proportion as the number of branches is increased, and the distance from the parent bank is augmented?—Talking generally, it may be so; it depends very much upon the system of management adopted.

521. What promissory notes did you issue at the branches?—We had no separate issue except at Swaffham.

522. When the notes were issued at those branches, were the notes dated at Norwich and payable at Norwich?—Yes; and in London, since the Act was altered, allowing us to make them payable in London.

523. They were not payable at the place where they were issued, nor did they

they bear the date of that place?—No; they were precisely on the system of the Scotch banks, but that theirs are not payable in London.

524. Had you any agencies, independent of the branches?—Yes, I believe there was an office of agency attached to the Swaffham branch.

525. What is the distinction you would draw between an agency and a branch?—According to the fashionable technicality adopted now a days, I think they call them district banks, and then those district banks have a jurisdiction over those minor agencies, those are styled agencies.

526. Are licences taken out for agencies as well as branches?—Yes, to the number of four; I think four covers the whole.

527. Sir *Thomas Fremantle.*] Among the losses you experienced, were any of them occasioned by the branches?—Yes, they were; there was one great loss by a branch.

528. Did the great loss to which you have before referred occur at one of the branches, or the head office?—At the head office.

[The Witness was directed to withdraw.

[*The Witness was again called in.*]

529. Will you be pleased to put in the deed of settlement?—A copy of the deed of settlement has been put in.

530. State the amount of dividends paid in each year by the Norwich and Norfolk bank, the rate of such dividend, and the time at which it was declared?—I have written to Norwich for them.

531. For the purpose of greater accuracy and clearness, please to put in, in a tabular shape, the accounts which you have already given in, and which appear upon the minutes in answer to questions put to you.

[*The following Tables, marked A. B. and C., were delivered in.*]

(A.)

Norfolk and Norwich Joint Stock Banking Company.

GENERAL STATEMENT of Receipts and Payments between 5th April 1832 and 5th April 1833.

Dr

	£.	s.	d.	£.	s.	d.
Masterman & Co., for conducting London Agency				300	–	–
Government, for duty on circulation of Notes				161	14	–
Agency expenses, viz.:						
Fakenham	124	10	6			
Foulsham	136	11	2			
Bungay	136	10	3			
Harleston	184	4	6			
Dereham	110	13	5			
Lynn	164	9	–			
				856	18	10
Clerks				1,488	16	–
Directors				370	–	–
Licences				120	–	–
Rent				50	–	–
Postages, Stationery, Taxes, &c.				424	11	11
Law Charges				323	10	5
				4,095	11	2
Balance				6,081	3	4
			£.	10,176	14	6

Cr

	£.	s.	d.
Balance of Interest and Commission on the general operations of the Bank	9,610	14	6
Profit from Swaffham Agency	566	–	–
£.	10,176	14	6

Mr. *T. Nimmo.*

14 June 1836.

(B.)

Norfolk and Norwich Joint Stock Banking Company.

GENERAL STATEMENT of Receipts and Payments between 5th April 1833 and 5th April 1834.

Dr

	£.	s.	d.	£.	s.	d.
Masterman & Co., for conducting London Agency				300	–	–
Government, for duty on circulation of Notes				153	6	–
Agency expenses, viz.:						
Bungay	143	5	–			
Dereham	110	4	8			
Fakenham	117	2	8			
Foulsham	136	17	·			
Harleston	183	–	1			
Lynn	164	18	2			
				855	7	7
Clerks				1,556	14	–
Directors				370	–	–
Licences				120	–	–
Rent				50	–	–
Postages, Stationery, Taxes, &c.				601	6	1
Law Charges				218	14	7
				4,225	8	3
Balance				7,407	8	4
			£.	11,632	16	7

Cr.

	£.	s.	d.
Balance of Interest and Commission on the general operations of the Bank	11,061	16	7
Profit from Swaffham Branch	571	–	–
£.	11,632	16	7

(C.)

Norfolk and Norwich Joint Stock Banking Company.

GENERAL STATEMENT of Receipts and Payments between 5th April 1834 and 5th April 1835.

Dr

	£.	s.	d.	£.	s.	d.
Interest allowed on Accounts Current at 5th April				5,175	1	10
Ditto on ditto in the course of the year, and						
Interest paid on Deposits				1,115	5	6
Interest due on Deposits				401	10	5
Ditto on Swaffham Branch account	£. 126	6	8			
Deduct Interest on Lynn circulation	61	10	–			
				64	16	8
Discount paid to Masterman & Co., and Sanderson & Co.				459	9	–
Masterman & Co. (Commission)				300	–	–
Duty on Circulation of Notes for 1833-34				157	3	–
Ditto ditto for 1834-35	£. 143	10	–			
Deduct duty on Swaffham circulation	24	3	–			
				119	7	–
Bank Licences	£. 120	–	–			
Deduct Swaffham Licence	30	–				
				90	–	–
Agency expenses				918	11	10
Law expenses				154	13	6
Quarterly disbursements, incidental expenses, rent, stationery, books, &c.				2,624	19	–
Balance, as apparent profit				6,998	16	9
			£.	18,579	14	6

457

Cr

Mr. *T. Nimmo.*

14 June 1836.

	£.	s.	d.
Interest charged on Accounts Current at 5th April - - - - -	15,288	9	5
Ditto - - - - ditto - - in the course of the year, discounts, &c. - - - - - - - - - - - -	2,664	2	11
Commission on Payments in London, &c. - - - -	177	2	2
Profits of Swaffham Agency - - - - - - - - -	450	–	–
£.	18,579	14	6

John Amery, Esq., called in; and Examined.

John Amery, Esq.

532. *Chairman.*] WITH what bank are you connected?—The Stourbridge and Kidderminster.

533. What office do you hold in that bank?—I am the general manager.

534. How long have you been connected with that banking-company?—Ever since its establishment in 1834.

535. Were you previously connected with any other bank?—I had the sub-management of the Birmingham Branch of the Bank of England for seven years; previous to that period I was for a short time a private banker myself; and antecedent to that I served an apprenticeship to banking.

536. Therefore for many years your attention has been turned, and you have been practically concerned in the management of banks?—For about four and twenty years.

537. The Committee observe, in the return with respect to the Stourbridge and Kidderminster Bank, you have two branches and four agencies?—We have.

538. Have the goodness to describe to the Committee what is the distinction between a branch and an agency?—At a branch we have a regular establishment formed, with a person appointed by the directors as manager thereof, who gives security to a considerable amount, having the power of drawing bills on London, or of giving credits. At an agency the powers are limited, and they do not draw bills or give credits; they have a certain amount of cash supplied them for current purposes, an account of which they render to us every week, together with a statement of all receipts and payments.

539. Do they discount and issue promissory notes?—They issue the notes of the parent bank; but no notes originate at the agencies.

540. How do they employ the money which is received by them on account of the bank?—In the way of discounts, and upon advances, which may be sanctioned by the head bank; but they take no responsibility upon themselves.

541. Mr. *Smith.*] Do they before they make advances apply to the parent bank?—Invariably.

542. *Chairman.*] A system of control is exercised by the central bank over those branches and agencies beyond the mere payment made by them?—Yes, weekly accounts of the assets, and the liabilities are sent in detail to the parent bank; and occasionally visits, for inspection of accounts, &c., are made by me to the branches and agencies.

543. Can you furnish the Committee with an account of the assets and liabilities so called for by the central bank from any of the agencies?—It is in detail very similar to that I had the honour to present the other day as required by the Committee.

544. What description of promissory-notes are issued by the branches and agencies on account of the parent bank?—The promissory-notes are those created at Stourbridge, Kidderminster and Stratford-upon-Avon, and are payable there; and also at Messrs. Smith, Payne and Smith's, in London, on demand.

545. Are those notes payable on demand at the places where the branches or agencies are established where they are issued?—No, not payable where we have agencies, but at the branches, the agencies being considered only auxiliaries to the branches; nevertheless we always allow them a sufficient amount of bullion to protect any notes sent to them for payment.

546. Sir *John Wrottesley.*] Are the notes issued at the agencies made payable at the agencies?—No.

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547. *Chairman.*] Are they described as such as distinguished from notes issued at Stourbridge and Kidderminster?—They are not.

548. Do you carry on your business with the capital which is derived from the re-discount of bills?—Not at all.

549. Do you consider that to be a safe mode of carrying on a banking business?—We consider it to be a departure from the system of country banking, and unsafe.

550. It is not an accident which has led to your abstinence from re-discount, but a resolution come to in relation to a principle which you hold to be material?—We are not in a situation to require re-discount; but if we were, I doubt whether we should not pay up a larger portion of capital and abstain from it.

551. Have you any regulation with respect to the nature of the securities, and with respect to the dates of bills of exchange on which you make advances?—Bills of exchange vary from one month to six; six months is considered a very long period; we have no particular limitation as to the time.

552. At what date do you draw upon your town bankers?—As a general rule we never exceed 21 days date, or seven days sight.

553. What is the nominal value of your shares?—Five and twenty pounds each.

554. How much is the amount paid up?—Five pounds per share.

555. Are your shareholders mainly persons connected with the towns and the neighbourhood in which you carry on your business?—They are.

556. Do you consider that the issue of shares is instrumental in procuring custom, and extending the connection of a bank?—I should think it is.

557. Are any peculiar facilities given beyond the mere establishment of a connection to the holders of shares who may apply for discount or other accommodation?—Not any.

558. Are any advances made by your bank on the security of your own stock?—Not any.

559. Does your bank hold any reserve of its own shares unissued?—We have unappropriated 1,000 shares, which are stated in my return.

560. Mr. *Clay.*] Have your bank sold any shares at a premium?—They have.

561. Do you recollect at what premium, and how many shares?—The premium has varied from the time we commenced; the present premium is 6*l.* 10*s.*

562. With how much paid up?—With 5*l.* paid up, making 11*l.* 10*s.*

563. At that rate the bank has issued some?—Yes.

564. You have been asked whether joint stock banks have any power of procuring business; do you not think those powers are very large as compared with the power of any private bankers?—They certainly might hold out much greater inducements to persons who would become customers; but we have never held out any.

565. Are you aware whether that has been done?—I am not.

566. If the bank were to offer shares to persons willing to bring accounts, those shares being at a premium in the market, that would afford great facilities in the carrying on a banking business?—That will depend very much upon the circumstances of the persons to whom shares were offered; men of high character would resist the temptation for the mere advantage of premium.

567. Would it not hold out a temptation to any one that he might participate in the benefit of the concern?—No doubt every man who is a shareholder becomes to a certain degree his own banker.

568. Would it not, in fact, in many instances, afford the joint stock bank an advantage?—Undoubtedly.

569. If, for instance, the head of a family, with numerous branches, were to become possessed of 50 or 100 shares in your joint stock bank, that it will be an inducement to all those persons who have the means of opening a banking account to keep their account with you?—He might have an inducement, but I have never known an instance where it has been exemplified; it is naturally an inducement.

570. Have not, in point of fact, within your own knowledge, many private bankers gradually been either withdrawing from business or merging their separate banks in joint stock banks?—A great many.

571. Has

571. Has not that process being going on more rapidly of late?—Very much.

572. Is not the inference from that, that the joint stock banks will be likely to absorb most of the business of the country?—It is so.

573. Do not you think, at a period more or less remote, it must all merge into them?—I do.

574. You state that you do not consider discounting and re-discounting a safe process; if it should appear that any bank had at any moment an amount of bills bearing its name of five times the amount of its paid-up capital, should you consider that a safe state for any bank to be put into?—I should not.

575. Should you consider it eminently unsafe?—A great deal would depend upon the character of the paper; it is a question more of character than of amount.

576. Supposing the bank were to have invested in discounts the whole, both of its paid-up capital and its deposits, without any money in stock or Exchequer bills, should you consider that a safe state?—Not at all.

577. Should you consider it eminently unsafe?—I should.

578. Is it safe for a bank, which may be called upon for cash payments at any time in consequence of the balance of customers making deposits, to have no other reliance than that placed on bills which may be discounted in the London market?—I should not think it safe.

579. Your head establishment is at Stourbridge?—It is.

580. You have a branch at Kidderminster, and a branch at Stratford-on-Avon?—We have.

581. Where are your bank-notes dated?—Stourbridge, Kidderminster, and Stratford.

582. They bear those three names upon the face of the notes?—Yes, they are issued respectively at the places from whence they are dated.

583. Of course, as of right, payment might be demanded in each of those three places?—No; for they do not bear the name of each place, but of the place where each is issued.

584. You have notes bearing the date of Kidderminster, notes bearing the date of Stratford, and notes bearing the date of Stourbridge?—We have.

585. And you would consider those notes as demandable in the place which they respectively bear on their face?—Yes.

586. And they are all payable in London?—Yes.

587. Should you consider you were doing what was right, or infringing the law, if you were to issue notes, bearing the date of Stourbridge, at Kidderminster?—I should consider that an infraction of the law.

588. If, subsequently to a note being so issued at the place of which it bore the name, payment should be refused on the ground that it was not there issued, you would consider that you had done that which was unjust and dishonourable?—Certainly.

589. Mr. *Smith.*] Is it your ordinary practice to pay at Stourbridge a note issued at Kidderminster, if presented there?—Invariably; the notes of all are paid wherever presented.

590. Mr. *Pattison.*] You state that you disapprove the system of discounting; you apply that to your own bank as a bank of issue, and to all issuing banks?—Yes, to our own bank, but not exclusively to all issuing banks; though my remark bears more strongly on the banks of issue, than on those which are not, the amount of the dependence on re-discount must be materially affected by the state of the money market.

591. You of course take that into consideration when you issue your own notes?—Yes; but many banks, which are not banks of issue, discount far beyond the proportion of what would be the amount of their average circulation, if they issued their own notes.

592. Mr. *Clay.*] For instance, is it not possible that a bank that did not issue notes at all, and had no engagement with the Bank of England to any amount, having paid up a capital of 50,000 *l.*, to re-discount bills bearing their name to the amount of a million?—No doubt of it; and I am persuaded that when the returns ordered by this Committee are examined, it will be found that those banks which are not banks of issue, incur upon an average liabilities by re-discount to the amount of six or eight times their paid-up capital.

593. Mr. *Pattison.*] Is not that in some degree necessary from the circum-

stance of their paying a higher price for their circulation than you who issue your own notes?—No; it appears to me to arise from their combining the practice of country banking with that of bill broking.

594. Mr. *Smith.*] Have you ever made a calculation of the profit upon your issues?—I have, several times; it varies with our different stations.

595. What do you consider the interest on your issue?—The cost of our issue, with the protection which we keep in bullion, about one and a half per cent.

596. Sir *John Wrottesley.*] Do you keep a larger sum in the hands of your London bankers in consequence of your issuing notes?—Undoubtedly.

597. Do you include that in your calculation?—We are liable to have demands on our London bankers, of a different nature from the issue of notes; we therefore keep a balance in proportion to our probable wants of every kind.

598. Do you include the possible sum you are obliged to keep in the hands of your bankers in London, in the expenses of your circulation?—Yes, we do.

599. And stamps?—Yes.

600. Mr. *Smith.*] What would be the profit?—The profit would vary; taking four per cent. as the rate of interest derivable from our issues, it would be two and a half. I am now receiving three and a half per cent., which would make the profit upon our circulation two per cent.

601. Sir *John Wrottesley.*] Supposing banks do not issue their own notes, in what manner can they be supplied with cash if they do not discount?—They must discount, if they do not issue their own notes for a supply of cash.

602. Mr. *Clay.*] Why must they do so, have they not two sources from whence they may accommodate their customers: first, their paid-up capital, and secondly, the amount of deposits of their customers?—Yes, if they are equal to their wants.

603. Is not that a legitimate source?—I should say it is; and it may be seen from our returns that we merely trade with our deposits and our amount of circulation, keeping in reserve our actually paid-up capital to fall back upon.

604. Is not in your opinion the legitimate profit of a banker the collection and re-distribution of money, the bank lending to *A.* what they receive in deposit from *B.*?—I think so.

605. Would you think it a wise course for a bank to invest in discounts the whole amount of their paid-up capital, and the money they have in deposits from their customers?—No, I think it unwise.

606. Do you think that if a change took place in the money-market in London, it might be difficult to procure money even upon good bills?—Yes.

607. Are not such periods of more common occurrence than periods when there would be difficulty in getting money on Exchequer bills or consols?—It would depend upon the character of the bills; first-rate bills would, in my opinion, be on a par with Exchequer bills.

608. Would not that depend upon the date of the bills also?—Yes, I mean bills of short date and of high character.

609. Mr. *Smith.*] What rate of interest do you pay on your deposits?—Our rate varies from two to three per cent., depending upon the value of money at the time, the amount and the probability of its remaining in our hands for a certain period.

610. Do you conceive, during the last year, such a profit was to be made by lending money on good security as to allow three per cent. upon it?—No doubt of it, upon the average of the last year.

611. Mr. *Pattison.*] You state that you get only three and a half per cent. on the money issued?—We have a certain amount to be accounted for on demand, invested at three and a half per cent.; but by far the larger portion of our deposits bears a lower rate of interest than three per cent.

612. Sir *John Wrottesley.*] What rate of interest do you charge on current accounts?—Five per cent.; we discount good bills at four per cent.

613. Do you make up your accounts quarterly or half yearly?—Half yearly.

614. What rate of interest do you allow on current accounts?—We allow from two to two and a half per cent.; it is less on accounts current than on deposits.

615. *Chairman.*] What account do you communicate to your proprietors at your annual meeting?—We are, by our deed of settlement, compelled to submit an abstract

abstract of the accounts, but the proprietors have a right to appoint auditors who may examine in detail the accounts from which the abstract is made.

616. In the report you have furnished to the Committee (a copy of an annual report made in 1835), the directors stated to the proprietors, that there was a clear surplus profit of 3,372 *l.*, being upwards of 10 per cent. on the paid-up capital, and recommended a dividend of six per cent. should be declared, and that a balance of 1,360 *l.* should be carried to the guarantee fund account, pursuant to the deed of settlement; will you have the goodness to state to the Committee whether, in striking that balance of profit, you would feel that it was your duty to deduct any losses which had been sustained in the year, if any such had occurred by bad debts or otherwise?—Decidedly I should.

617. Should you consider that a system of declaring dividends, without adverting to and deducting the amount of losses by bad debts, was any other than a delusive statement of account, and an insecure mode of carrying on banking business?—I should consider it delusive and insecure.

618. Sir *Thomas Fremantle.*] If you felt an assurance that 10 *s.* in the pound would very speedily be paid, would you consider that the whole was a bad debt, or only consider the half as a bad debt?—I should not consider the whole in that case lost, but I should write off a certain proportion, before the dividend was declared, that on a fair calculation might be equivalent to the probable loss.

619. *Chairman.*] Do you consider that any publicity of accounts, not only for the information of the shareholders themselves, but of the public at large, might justly and without inconvenience be required from banks in general?—I can scarcely speak to the question as regards banks in general; for our own part we should feel no difficulty.

620. Do you conceive it would be wise and expedient that deeds of settlement, before a bank commenced its operations, should be made subject to some authoritative revision, to see that they contained no clauses that might be unjust between the proprietors and the directors, or disadvantageous to the public?—I think it would be very desirable.

621. Mr. *Clay.*] Have you thought of any alterations in the existing laws which might be useful?—I have not.

622. Assuming this system of an almost indefinite extension of the practice of re-discounting, and thus enlarging, to a degree which you think dangerous, the liabilities of those establishments to exist, are you aware of any legislative remedy that could be applied to that evil?—I am not; it appears a question for the exercise of judgment and discretion on the part of the banks themselves.

623. There is no mode occurs to you by which you could stop that practice?—Not immediately.

624. Supposing that a period should have arrived when the banking of the country should all be conducted by those establishments, and that this practice of re-discounting, not stopped by any legislative regulation, should have grown a very general one, and a revolution of prices should occur, should you not consider that our monetary system was in very great danger?—I should.

625. Would you not think it desirable to apply a remedy, if one could be found?—I should.

626. But none has occurred to you?—None has occurred to me.

627. Mr. *Pattison.*] Do you conceive the re-discounting system is more dangerous than the issuing system?—That is a question of degree, depending upon the amount of issues, and the amount of re-discount, as compared with the resources of the respective banks to meet the liabilities one way and another.

628. Mr. *Clay.*] Do you not think that if a bank had a charter of limited liability, a check would be found to their power of re-discounting, in the caution that would be exercised by persons taking paper having the name of any such bank upon it?—I am not aware that that would check the evil.

629. Would it not check it in this way; what check is there at present to a private banker re-discounting?—None whatever.

630. What check, practically, prevents their doing it?—It is considered rather degrading to the character of a private banker, placing himself in the character of a bill-broker.

631. Why is it considered degrading?—Because he incurs a certain exten-

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sion of liability by his endorsement, and raises a suspicion that he has not sufficient capital to carry on his business.

632. You have stated that it is degrading to the character of a private banker, and that it would raise suspicion that he was incurring liabilities beyond his means?—Certainly.

633. Would not the same inference apply to a bank having a charter of limited liability, inasmuch as the amount of their means of discharging their liabilities would then be definite and fixed. Would it not be at once said that bank of limited liability was known to have a positive capital of 10,000 *l.*, and no more; and is it not probable that persons would look with suspicion on their discounting if they had their names on one million of bills?—Certainly.

634. Would there not be that same check on the discounting, as there exists now on the discounting by private banks?—Probably there might.

635. Has not, in point of fact, that consideration practically operated so as to check in a great degree the practice of private individuals discounting?—I am not aware to what extent private bankers may discount; it was formerly considered a departure from sound principles.

636. You do not consider that there has been anything like the amount of re-discounting by private bankers, which has been for some time carried on by joint stock banks?—Certainly not.

637. Do not you think that the practice of re-discounting has arisen from an impression that those joint stock banks have an aggregate amount of wealth in their partners, which renders it safe?—I think that many persons would take bills with the names of those banks, when they would have refused them from private individuals.

638. Sir *John Wrottesley*.] Have you ever made any demand on the shareholders for an increase of capital since the foundation of your bank?—No, not any.

639. Has that arisen from not being able to get desirable investments?—It has arisen from the circumstance that we find we have sufficient means without an extra call on the proprietors.

640. You find greater difficulty in procuring good investments than in procuring cash?—Generally, I think.

641. Has there been within the last twelvemonth a great facility for procuring good investments?—Not a greater facility.

642. Have you found your circulation increased in consequence of the improvement in agricultural prices?—Very little.

643. Have you found any positive increase in consequence of the improved state of the iron trade?—Not so much as in consequence of the accession of customers.

644. Of what nature are those customers?—Chiefly manufacturers, and some agricultural at our branches.

645. It depends on the situation of the bank?—Entirely.

646. *Chairman*.] Under the law as it at present stands, as we see in every newspaper, prospectuses for joint stock banks are given to the public without any very distinct declaration of the parties who make themselves responsible at the first creation of those banks, do you conceive it would be an useful alteration in the law, that in any proposition for the creation of a joint stock bank, the persons who were made *bonâ fide* responsible for such undertakings should be compelled to add their names?—I do think it would.

647. Do you consider it would be prudent and advisable to prohibit any banker from commencing business until a certain amount of paid-up capital had been actually received?—Every bank ought to have a certain amount of paid up capital; the difficulty I see would be in fixing the amount adequate to, but not exceeding, the wants of the district.

648. Suppose it was said, in relation to the nominal amount of capital, that the actual amount of capital should be defined by law?—That might be done.

649. Do you see any objection to a system of joint stock banking, by which a very large nominal amount, consisting of millions, should be connected with a very small amount, say of 1 *l.* or 2 *l.* upon the shares paid up?—That might lead to misapprehension in the minds of many persons, who might judge more by the nominal capital than the capital actually paid up.

650. Do you conceive that a safe system of banking will be best attained by encouraging

encouraging the purchase of shares as matter of investment, rather than as matter of speculation for sale again?—Certainly.

651. In which mode do you think bank shares are most likely to be matter of investment, and not of speculation, whether by shares of a very small amount, as of 10*l.*, or shares of a larger amount?—I think that it does not depend so much upon the amount of shares as upon the discretion of the directors who have to allot those shares. Our shares are 25 *l.*; and I think I may venture to say, there are few proprietors more respectable and more wealthy than ours: with only one exception we have not had a transfer of any share from a resident in Stourbridge.

652. Applying the question more generally, under which system, a system of 1 *l.* paid up, or a system of 10 *l.* or 20*l.* paid up, is the purchase of shares most likely to be a permanent investment?—The larger denomination I should think would be more likely to be permanent.

653. Do you consider that the banking system would be improved if the prescribed mode of furnishing the accounts of the bank, showing the actual profit and loss, was enforced in all cases as between the directors or managers and the proprietors?—I am not aware that it would; a great deal must necessarily depend upon the character of the parties, and the way in which they managed their affairs. The well-established fact that a bank is prudently conducted, will do more to satisfy the public mind than any mere statement of figures, which a number of persons would scarcely understand.

654. Do you consider that the power reserved to the proprietors, under your deed of settlement, of appointing auditors in order to inspect the accounts in detail, and to be furnished with satisfactory evidence that the general statement made by the directors is correct, is a useful power in your deed of settlement?—I do, and giving the public all the protection that they can want.

655. Do you consider that it would be desirable by law to provide that such a power should be reserved to proprietors, in respect to all joint stock banks?—I think it would be desirable that all joint stock banks should be under the same control.

656. Mr. *Baring*.] Have the proprietors ever exercised the power?—No; we have had but one meeting.

657. *Chairman*.] Should you see any objection to the publication of accounts from joint stock banks, similar to the accounts by law now furnished by the Bank of England of their assets and liabilities?—Not if private banks, over which we have no exclusive privileges, were compelled to make the same return.

658. Do you consider it expedient that banks should be allowed to create or issue any number of shares beyond the number included in the original prospectus, in place of requiring additional capital from the existing shareholders?—Individually I should prefer to call additional capital, if required, from the existing shareholders, rather than increase the number of shares.

659. Do you think the present system of the formation of joint stock companies for banking, by the issue of scrip receipts, requires any, and what amendment?—I am not aware of the practice of issuing receipts; we are very particular in the allotment of shares; and all that we give is a certificate, which is simply a memorandum of title, the same as a stock receipt.

660. Do you think any account, giving on the one side the amount of deposits and of circulation, and on the other the bullion and the other securities, will furnish all the information upon which the credit of a private bank would depend?—I think it would.

661. Sir *John Wrottesley*.] Do you think a return under the general head of securities would show the actual condition and solvency of the bank that made that return?—It would be impossible to show the solvency of any establishment by the designation of securities, unless the nature of those securities were investigated.

662. Would it not depend very much upon the periods at which those banks should write off the bad debts they had incurred?—I presume that banks now write them off every half year; that would be our practice; but most fortunately we have had no bad debts to insert, but they would be brought before the proprietors simultaneously with the statement of profits.

663. Supposing a bad debt were made, part of which would be realized; would you write that off?—Not entirely, we should write off a certain portion;

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it might happen we should write off more than was actually lost, the excess would in that case be added to the profits of a subsequent year.

664. Supposing the bank did not write it off at all, but returned it among its securities, that would give a very fallacious idea to the public?—No doubt of it.

665. *Chairman.*] Supposing the case of a bank having several establishments very distant, more so than Kidderminster and Stourbridge, and that through some system of agencies bank-notes were issued, payable in a very remote part of the country, and to be payable only at the other banks in discharge of their engagements; do you not consider that an unfair system would be adopted as between the public and those joint stock banks?—I do.

666. Are you aware of any system of agencies being established at the present moment, where notes have been issued by the agents of banks not having branches in the neighbourhood, and where such bank-notes were payable only at a distant place?—I am not.

667. If such a system exists, do you consider it objectionable?—Unquestionably.

668. Do you issue any bank post bills?—Very few.

669. Do you issue those for your customers having remittances to make?—Yes.

670. If there was a substitution of bank post bills, payable so many days after date, do you not consider that the bank issuing those bank post bills as a substitute for bank-notes, payable in gold, would also have an advantage over the banks issuing notes payable on demand?—I am not aware of any great inconvenience that would arise from bills of this description, provided they are at short dates, and for a limited amount.

671. Supposing bank post bills enter to any extent into circulation as a substitute for bank-notes payable on demand, do you not consider that would be a dangerous state of things?—I do not apprehend that it would, for the parties may present them for acceptance, and on non-acceptance may note them.

672. *Chairman.*] Supposing bank *A.* issuing bank post bills at seven days, and bank *B.* issuing promissory notes payable on demand, came to exchange at the end of the week, and that bank *B.* gives 500*l.* in bank post bills, payable at seven days, to be exchanged against promissory notes payable on demand, would not you think one had the preference as compared with the other?—Undoubtedly.

673. Sir *John Wrottesley.*] Do you never pay away bills with your endorsements?—As a general rule we do not.

674. Do you consider it incorrect?—I believe, since we have established the bank, we have not paid away four bills.

675. Are you aware that it is the general practice of banks in the country?—I am aware it is; but I think it is objectionable, as exposing the connexion of parties in the way of trade.

676. Mr. *Smith.*] Would there be the same facility in issuing an equal amount of promissory notes payable on demand, and post bills at seven days sight?—No. I should say post bills are given for a certain purpose, viz. that of remittance, and generally in broken sums.

677. *Chairman.*] Any extension of their issue beyond legitimate purposes is, in your mind, a misapplication of the principle on which they ought to be issued?—Certainly.

Stourbridge and Kidderminster Bank,
Stourbridge, 7 June 1836.

Sir,

I HAVE the honour to enclose two papers, received in your private circular of the 21st ultimo, with the blanks filled up, together with copies of our annual report and deed of settlement, for the information of the Committee of Secrecy, appointed to inquire into the operation of the Act 7 Geo. 4, c. 46, permitting the establishment of joint stock banks.

Allow me to state, in explanation of the principles which govern our proceedings, that, as a bank of issue, we deem it inexpedient and unsafe to carry on any part of our business with capital derived from re-discounts; and also to make advances for a longer period than six months, except upon good security, and then only in special cases; that we do not re-issue any bills of exchange, or, as a general rule, draw upon our London bankers at a longer date than twenty-one days. Our proprietory, which is strictly local, consisting chiefly of persons who reside in or near the towns in which we have banks or agencies, embraces,

embraces, besides the principal traders, manufacturers and merchants, many very wealthy landed proprietors, and persons out of business; and no one can become a shareholder, by purchase or otherwise, except with the approbation of our board of directors, testified in writing. It is not our intention to pay a higher dividend than six per cent., until we have secured an ample guarantee fund, in addition to our paid-up capital.

I also beg to mention that, since our bank has been established, we have not incurred any loss from discounts or otherwise; that we have not a single overdue bill in our possession; that we should decidedly object to renew dishonoured bills, without additional security; and that our return (No. 2) shows an excess of assets, over our liabilities of every kind, of 62,306 *l.*, or 17,306 *l.* over and above our present paid-up capital.

I have, &c.,

Right Hon. the Chancellor of the Exchequer, &c. &c. &c.

J. Amery, Manager.

Veneris, 17° *die Junii*, 1836.

MEMBERS PRESENT.

The Right Hon. the Chancellor of the Exchequer.	Mr. Loch.
Mr. Clay.	Mr. Strutt.
Sir John Wrottesley.	Sir James Graham.
Mr. F. T. Baring.	Mr. Pattison.
Sir Thomas Fremantle.	Mr. Poulett Thomson.

THE RIGHT HON. THE CHANCELLOR OF THE EXCHEQUER, IN THE CHAIR.

Paul Moon James, Esq. called in; and Examined.

678. *Chairman.*] WHAT is your connexion with joint stock banking?—A proprietor and manager of the Birmingham Banking Company.

679. How long has that been established?—Seven years.

680. Had you any practical knowledge of the banking business previously to the opening of that bank?—For 23 years I was a private banker, in the firm of Galtons and James, and upwards of five years I have been a joint stock banker and manager.

681. Has your bank any branch?—It has not; it had one branch, but that was discontinued after it had been open about one year; it was withdrawn from Wolverhampton.

682. Are there other joint stock banks established in Birmingham?—At present there is one joint stock bank, and two others announced; there are branches from several other joint stock banks, the head bank of which is chiefly at Manchester, and one, I believe, in London.

683. What is the title of the other joint stock bank?—The Bank of Birmingham.

684. Has the Bank of Birmingham any branches?—It has not.

685. Do you issue paper?—We do not; only notes of the Bank of England and gold.

686. Do you consider that a joint stock system of banking acts in any respect in a different manner upon the general trade of banking from what private banking does?—Private banking, some time ago, was perfectly suited for the trade of the country, and possessed public confidence, but several things, amongst others the attack made on the private banks by the then Government, shook the confidence of the public to a certain degree in private banks; there was not that full confidence which there had been formerly, and which was necessary for them suitably to carry on the trade of the community: there is an increased trade, and the public favour runs very much in the direction of joint stock banks; and, under present circumstances, I consider that joint stock banking is better adapted than private banking to the extended trade of the country.

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687. Do you think the tendency of joint stock banking is now to increase in the country?—Too much so.

688. In the event of its increasing, do you conceive the tendency of joint stock banking to be to supersede private banking generally?—It has that tendency to a considerable extent.

689. You would think that joint stock banking acts in a different manner upon commercial transactions from what private banking does, applying the question to the facility of obtaining credit and money accommodation?—I do. With the extensive trade of the country, and under the effect of past circumstances, the new system is better adapted to it; its individual responsibility, being actually less; the desire to afford commercial assistance is greater, and if losses are incurred, the joint stock system enables the banking company to pass off those losses by calls on a great number of proprietors, without stopping or exciting alarms in the community. Losses that have occurred to some joint stock banks would have shaken the credit of private banks.

690. Reverting to the question, do you consider that the relation which exists between a joint stock bank and a great commercial community, being proprietors or shareholders, affords any increased facility for acquiring custom on the part of the bank and obtaining accommodation on the part of the customers?—I think it does, every proprietor becoming a customer.

691. Does not the issue of shares consequently give to the joint stock bankers the means of acquiring custom and extending connexion, which does not exist in relation to private banks?—That depends upon the principle upon which joint stock banks are conducted. The system of joint stock banking is liable to abuse, and has been abused exceedingly lately. The first joint stock banks that were established made it a rule that they would not advance upon the shares as a security; latterly I believe that in some of the new companies that rule is not observed.

692. Do you consider that that rule is a salutary rule, and one that ought to be adhered to by a joint stock bank?—Most certainly I do.

693. If a system has been pursued of advancing to the parties subscribing that capital for shares an amount equal or possibly exceeding the amount of paid-up capital on the credit of those shares, do you not consider that the security to the public is greatly diminished?—I consider it wrong in principle and insecure in its operations to the public.

694. Do you believe that such a practice exists?—I have reason to believe so.

695. Do you consider it desirable that such a practice should be prohibited by law?—If the practice could be prevented it would be for the public service.

696. If a joint stock bank keeps a reserve of its own shares, liable to be issued at its own will and pleasure, do you conceive that such a practice is for the public interest?—I consider it not for the public interest. If a rule or law could be enforced that no bank should begin to transact its banking business until its shares are paid up and subscribed for, I believe that would tend to the public benefit.

697. Do you consider that that rule would be still more advantageous in its operation if no bank were to be permitted to begin business until an amount of paid-up capital, bearing some fixed relation to the nominal capital, was actually received?—I do.

698. Would the tendency of such an enactment be to draw a line between a bank intended to be conducted on *bonâ fide* banking principle, and a bank that was engaged in a speculative concern, and mainly directed to the sale of the shares of the company?—I am not perhaps enabled to answer precisely what the effect of a bank announcing a nominal capital, and at the same time paying up a disproportionate amount of real capital, would be in regard to speculation in those shares; but perhaps I may be permitted to observe, there is more of absurdity, than intention to deceive, in announcing a great nominal capital. It was taken up, I believe, from the insurance companies. In the instance of the bank with which I am connected it was intended at the outset to establish branches in various parts of the midland district, therefore it was contemplated to make the paid-up capital much nearer in amount to the nominal capital; but there should be some fixed relation between the paid-up capital and the nominal capital.

699. Do you think the establishment of a bank of a nominal capital, we will say of two millions, and a paid-up capital amounting to 10*s.* a share, is founded

on

on a principle that will conduce to the public interest?—Certainly not; I think it is very absurd; it is fallacious in itself, and a deception attempted to be practised on the community.

700. Do you conceive it important that joint stock banking should be conducted on a principle that will make the stock of such banks rather sought for as matter of investment and the employment of capital, than matter of speculation as to the value of the shares in the market?—It should be so conducted that it should be sought for as an investment; it is very injurious to the bank itself, and certainly not beneficial to the public, to make the shares a subject of speculation.

701. Is the Committee, then, to conclude that it is your opinion that a transfer of the shares as a marketable commodity should be rather considered as an incident of such property than as the object of it?—It should be an incident of such a company, certainly not the object of its formation.

702. Supposing two banks established, one on 100*l.* shares, and the other on shares of 10*l.* each, in which case do you consider the shares would be the most employed as modes of investment, and not principally as an object of speculation?—Judging from what has passed, the smaller the amount of the shares, the more they become a subject of speculation in reference to a large amount of shares; what would be the settled practice would depend I think on the circumstances of the bank.

703. If it be desirable to promote the creation of such stock as a matter of investment, and to withhold any undue encouragement from the creation of stock, which is a mere matter of speculation, do you consider that it would be advisable to fix a minimum of nominal value, below which no shares for joint stock banking ought to be issued?—I do.

704. What amount do you think might be so fixed with advantage?—It would vary very much with the district, and the trade of that district. In Liverpool, for instance, the required capital is much greater than would be required in Birmingham.

705. You will observe the question does not now point to the amount of required capital, but to the nominal value of each share by which that capital might be obtained?—It would be very difficult to fix a minimum that should apply equally to all parts of the country: the staple of Lancaster being cotton, and the staple of Warwickshire iron, a very different amount of capital is required in the two instances, and shares of a given value might be raised in one district but not in the other.

706. Do you think it in any case desirable that the stock for banking should be created by the issue of shares below 50*l.*, the nominal value?—They should not be less in amount, in my opinion.

707. Supposing the issue of shares of 50*l.* nominal value, what proportion do you think it might be expedient to require as paid-up capital before the bank began its operations?—One half; 50 per cent.

708. You have stated that in some respects you consider that the present extension of joint stock banks is open to abuse, and might require amendment; in what respects?—I think the joint stock banks have been set afloat very lightly, in order to speculation in shares; that they have not been founded on the wants of the community, but rather upon the avidity for gain on the part of the speculators and persons subscribing for shares.

709. You have already stated that those disadvantages would be, in your opinion, checked were a greater amount of paid-up capital required before the bank began its operations, and if shares were not less than 50*l.* in nominal value when issued by those banks; do you consider that a certain responsibility on the part of the bankers originating the joint stock bank is also requisite; that there should be no prospectus put forth without the names of the persons starting it being announced with it?—That is very desirable; I think it would afford a useful check if it were the practice not to suffer the announcement of any bank without the names of the parties being at the same time announced, to whom the public could look with regard to the solidity and safety of the proposed banking company.

710. Mr. *Clay*.] You have been asked whether you think there should not be, by law, some fixed relation between the nominal and the paid-up capital. You have stated, in answer to another question, that you think that the spirit

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of speculation is fostered rather by small shares than by large?—Yes, that is my opinion.

711. Is it not rather the relation which the paid-up capital bears to the nominal capital which will discourage speculation, rather than whether the share be either large or small?—I think that the deposit being small, and then the shares being allowed to be sold, has fostered to a very great degree the system of speculating in bank shares. I may be permitted to give an instance: a new bank was announced; the parties were respectable; the first deposit to be 1 *l.*; applications were made by a great number of persons for shares; those persons went to share-brokers. They had applied for shares in a mere spirit of speculation, without any intention of retaining them; a bargain was made that those shares should be taken by the brokers at 2 *l.* premium on the 1 *l.* deposit.

712. Do you recollect the nominal rate of those shares?—£. 50 shares; the proposed amount of paid-up capital was to be 5 *l.*

713. Then in that case the large nominal amount did not prevent the speculation?—It did not.

714. Supposing that on shares of 10*l.*, 5*l.* were required to be paid up, or on a share of 100 *l.*, only 1 *l.* should be required to be paid up, in which of those two banks do you think the spirit of speculation would be most likely to abound?—It is very difficult for me to give an opinion on that which has not fallen under my notice; but those shares of small amount are more subject to speculation than those shares of larger value.

715. Supposing of the small shares one-half the amount were required to be paid up, would they be the subject of speculation?—I think they would be less the subject of speculation than at present.

716. Would a regulation that no share should be below 50 *l.* of itself, without regard to the proportion of paid-up capital, have any tendency to check speculation?—I think the two must go jointly to effect the check.

717. You quoted a case in which there was great speculation, in which you said the shares were 50 *l.*?—Nominally.

718. Will any nominal amount of shares have the effect of checking speculation, unless it is combined with a positive regulation as to paid-up capital?—I think it would not, unless it was combined with a positive regulation.

719. *Chairman.*] Supposing 100 *l.* share upon which 10 *l.* was paid up, or 20 *l.* share upon which 10 *l.* was paid up, the apparently paid-up capital being the same in both cases, but the value of the shares, and the consequent responsibility of the shareholder for further calls, being greater in the one case than in the other, which description of shares do you think would be most the subject matter of speculation, the 20 *l.* shares or the 100 *l.* shares?—The smaller amount of liability to pay up I believe would be most the subject of speculation.

720. Sir *T. Fremantle.*] Will not the amount of paid-up capital required depend very much upon the sort of neighbourhood?—It will, clearly.

721. You must first begin by ascertaining what amount of capital will be required for carrying on the bank?—Yes.

722. You would require that that amount, or nearly that amount, should be paid up in the first instance?—I should propose one-half of the nominal capital.

723. Do you mean that the nominal capital should be the capital you consider requisite for the capital of that particular bank, or the paid-up capital?—The paid-up capital should be the capital absolutely necessary for working the bank, and the other should be a reserve, to be called in in case of the extended business of the bank.

724. Is it very material whether that capital is obtained by paying up 50 *l.* on 50 *l.* shares, or 50 *l.* on 100 *l.* shares?—The class of shareholders would be different; the smaller amount would diffuse the shares among a greater number, and would give rise among that number to a certain extent of speculation.

725. Do not you think it very desirable that in a small town the shares should be extended among the tradesmen residing in that town?—I can only speak of the probable effect; how far it would be desirable must depend on circumstances. If the sole object is to establish a bank where one does not exist, and to render that accommodation to the town not already afforded there,

there, it may be desirable to interest a certain number of tradesmen as shareholders in the new banking company; but that must depend on circumstances.

726. Do not you consider that the distribution of shares in a neighbourhood gives greater strength and solidity to the bank, and protects it against the chance of any run or panic?—So far as those shares are held by the original subscribers they afford security, and thus protect the company from a run; but if from the smallness of their amount they become the subject of speculation, that security is considerably lessened.

727. *Chairman.*] In proportion as the shares of a bank are largely diffused, more particularly, as by the last question, among the tradesmen of a place, will not that extension of shares amongst those tradesmen have the effect of increasing the demand upon the bank for accommodation, and probably for the issues of the bank in consequence of those demands?—I am not aware that that would be the effect as a consequence, because the bank will be benefited probably by the deposits of those persons. In a prosperous district the customers are the great support of the bank by their deposits; the advances are incidental, arising out of the nature of their account, only made occasionally, not systematically as the consequence of opening an account.

728. In proportion as the shareholders may be more or less weak will not the tendency be that the account will become an account of advance rather than an account of deposit?—Certainly amongst a set of needy customers it would, and the smaller the amount of shares the greater the probability of the need of the customers.

729. Mr. *Clay.*] You stated that you consider it an unwholesome practice to reserve shares on the part of those joint stock companies; why do you consider that?—Because ostensibly it would appear to the public that the whole of the shares have been taken up and subscribed for, and the public are not aware of the shares held in reserve.

730. Do not you conceive it holds out temptation to a bank having a reserve of shares to get up by contrivances, which it would be easy to imagine, their shares to a premium, that they may derive a benefit from the sale of them?—Such has been the practice. I apprehend that the extent of the evil would depend upon the number of shares reserved; if a small number are held till the bank is well established, those will inevitably be sold at a premium; but if a small part are sold, and a large part kept back for the purpose of being sold at a premium at a future time, I think under such circumstances no bank can be secure, as the proposed amount of capital has not been subscribed for, and thus there is a deception practised upon the community.

731. Is it not, in point of fact, a temptation to any banking company having a reserve of shares to endeavour to get their shares up to a premium in the market?—Certainly it is, if they are kept back for the purpose of selling them at a premium; it may arise out of the necessity of the moment that they cannot find purchasers for their shares at first, or they may gain customers by granting them shares subsequently.

732. You have stated that joint stock banks have been set on foot by parties not calculating precisely the wants of the country, but to create speculation; is it within your knowledge that many banks have been so established?—Yes, it is.

733. Do you think it important that shares in joint stock banks should be held for investment?—It is important that the shares in a banking company should be rendered so secure as to make them a desirable investment for persons of capital.

734. Supposing they had a charter with limited liability, would not that make them an infinitely more desirable investment?—I think it would not. The unlimited responsibility of a man worth 5,000 *l.* would afford a security for 5,000 *l.*; the limited security of a man worth 100,000 *l.* for 1,000 *l.* would only afford a security for 1,000 *l.*

735. The question refers to parties wishing to invest their money?—I take the same view of it in that case.

736. You think that a person having 5,000 *l.*, who wished to invest it in a stock yielding interest, would consider it as desirable to become a partner in a bank with unlimited liability, as become shareholder in a bank having limited liability, like that of the Bank of England?—I understood the question to have reference to the public security.

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737. The question is, whether the shareholders having a charter, as in the case of the Bank of England, such stock would not be considered by the public a more desirable investment than when the purchasers of the stock became liable for the whole amount of their property?—I am not enabled to give anything more than an opinion, with perhaps not sufficient grounds for that opinion; but with regard to the actual practice of parties who invest, they are generally influenced by their views of the state of the concern rather than by the degree of liability. I observe that the circumstance of unlimited liability does not prevent persons from embarking in joint stock banks properly conducted.

738. Is it your opinion upon that, as a simple proposition, that a joint stock bank in which the shares were subject to unlimited liability would be as much desired as the shares in a joint stock bank in which they were subject to limited responsibility only?—My own opinion is that unlimited responsibility at present offers no objection or difficulty in the way of investment. I am not able to form a conclusion, for I am not aware of any limited responsibility being established in the case of joint stock banks.

739. It is in the Bank of England?—Yes; that is under peculiar circumstances; but the unlimited responsibility of some joint stock banks has not prevented great increase in the value of their shares.

740. How has that effect been produced?—By great prosperity, prudent management, and reserving part of the profits.

741. You say you think one-half of the nominal capital should be paid up; why do you fix on one-half rather than any other proportion?—In the first place, because the one-half being paid up ought to secure a sufficient capital for the bank; and next, the extended trade of the bank is not likely to require more than a doubling of the capital. I think to go beyond what is necessary would be inconsistent with a due economy of capital.

742. *Chairman.*] You are probably aware that amongst the joint stock banks of Scotland there are some chartered banks with limited responsibility, and other joint stock banks with responsibility unlimited; can you state whether there is less disposition to purchase the stock of those banks which are without charter, and in which the responsibility is unlimited, than the stock of the chartered banks?—I am not sufficiently acquainted with the relative circumstances of those banks in Scotland; but with this I am acquainted, that the shares of the bank in which I am a proprietor, and where the responsibility is unlimited, are worth as much relatively as, I believe, the shares belonging to any Scotch bank.

743. If it is to be collected from the evidence you have already given that there may be considered a somewhat too great disposition at the present moment to an extension of joint stock banks, can any apprehension consistently be entertained that there is a disposition to invest capital in joint stock banking?—There certainly is a disposition to invest capital in joint stock banking; but the mania for speculation has been extended to all joint stock shares recently in an extraordinary manner.

744. You do not consider that there is any necessity for any alteration in the law or the banking system, in order to afford additional encouragement to the investment of capital in joint stock banks?—I do not.

745. Mr. *Clay.*] Supposing that the law were at present that banks should be with limited liability, but that the whole nominal capital should be paid up, do you think that such banks would be as much the object of speculation by the present law, by which, though with unlimited liability, there may be a nominal capital, and no capital really paid up, or a very small proportion?—The law will be met in this way, that at the commencement of the bank the paid-up capital would be merely that necessary for conducting the banking business; the stability of the bank would not be so well established in the public opinion as when the amount actually wanted has been paid up, with a reserve of another equal amount in case of necessity.

746. Supposing, in connexion with limited liability, the law was that all the capital should be paid up, would such a state of law more foster the spirit of speculation than banks where the responsibility is unlimited, but where it is not necessary for persons taking shares to pay up any more than a very small proportion?—I am scarcely able to answer that question.

747. Supposing that a bank with 500,000 *l.* were established, and with a limited

limited liability, but by law the whole money should be paid up; supposing, on the other hand, a bank of 100,000 *l.*, with unlimited liability, but requiring that only a part should be paid up; in which do you think the speculator would be most likely to embark, the one in which the whole must be paid, or with the bank beginning its business with little or no capital paid up?—In proportion as the liability was limited, so would be the inducement to speculate, because there would be less risk in becoming a partner.

748. The contemplation of unlimited liability, you were understood to say, you did not think that it operated to deter persons at all?—It certainly has not that effect in practice.

749. Is a bank in which a large amount of absolute money must be deposited as likely to be the subject of speculation as one in which no amount of money is likely to be paid up, but in which there is unlimited liability?—I am not acquainted under any circumstances with a bank with no amount of capital paid up; so far as regards the amount of paid-up capital, that bank would be an object of speculation in which there was a small amount of capital paid up, and it would have reference to the amount of capital paid up rather than to the extent of liability.

750. *Chairman.*] Have you turned your attention to the effect that would be produced by requiring from the joint stock banks a periodical publication of debts, liabilities and assets?—I have.

751. Do you consider such an alteration of the law would be conducive to public interest?—I do.

752. In what form do you conceive such an account could justly be required and safely given?—It might be required in much the same manner as the Bank of England is required to publish its accounts, perhaps with the addition of the number of shares actually taken and the amount of capital actually paid up.

753. In what mode would you propose that the accuracy of such accounts should be tested?—Their accuracy must rest, I believe, upon the good faith of those who make the returns, the directors and managers of each company.

754. Do you not consider that it would be important that if such accounts were furnished they should be furnished upon the oath of the accountant or the cashier who makes them up, accompanied by the certificate of the directors that they believed them to be true?—The directors themselves, as far as my experience goes, examine and verify the correctness of the accounts themselves, and their oath would be as necessary, were any oath required, as that of the accomptant; but I am not aware that an oath would be necessary, or would produce a more correct account than without an oath; and under any circumstances, the statement of the liabilities and assets of a banking company would not positively ensure the true and whole state of the trade, whether prosperous or adverse, of that banking company.

755. Do you not consider that, independently of accounts of assets and liabilities, to which you have adverted, every joint stock bank should be compelled, either by law or its deed of settlement, to render such an account of its profit and loss within the year to its own proprietors as to inform them from time to time of the state of that bank?—It should do so.

756. Should you see any objection to an enactment that such a clause should be included in every deed of settlement, and that a just compliance with that enactment should be enforced as between the directors and proprietors of each banking company?—I believe that such a clause is introduced into almost every deed of settlement, and that such accounts are generally made up for the meetings of proprietors annually.

757. Do you consider that at the present moment there is adequate security taken on behalf of the public that the deed of settlement upon which banking transactions are conducted does contain all those clauses which are safe as between the directors and the proprietors, and advantageous to the public interest?—As far as I am acquainted with deeds of settlement, they do contain all that is necessary.

758. The question refers to this: is there security taken on the part of the public, before the formation of a joint stock bank, that the deed of settlement of that bank shall be such as is just between the parties, and will conduce to the public interest?—So far as I am acquainted with the deed of settlement, it is printed, or if not printed it is engrossed, and presented to each proprietor be-

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fore signature, so that he has every opportunity of seeing what the clauses of that deed of settlement are.

759. Upon the transfers of shares and the alterations of proprietors, do you conceive that a fluctuating body like the proprietors of a joint stock bank have adequate knowledge of the contents and provisions of the deed of settlement?—That depends upon the practice of each company; in some companies upon every transfer of shares the new proprietor is presented with a copy of the deed of settlement.

760. If, as you have stated, it would be expedient that in every deed of settlement a copy of the profit-and-loss account to be submitted to the proprietors, showing them from time to time the state of the bank, is requisite and important to the public interests, would it not be desirable that some previous inspection by a competent authority of the several deeds, before the commencement of banking operations, should take place?—I think it is very desirable.

761. Do you not think it also desirable that if such a provision were introduced into the deed of settlement as the one referred to, namely, the publication of a profit-and-loss account to the shareholders themselves, some means should be taken to enforce it?—That depends upon the precise nature of that statement; if it were to include, for instance, a list of the bad debts minutely, it might do great mischief. I think that it is a matter which requires great caution, and that the accounts should be generalized in such statement, rather than particularly or minutely stated.

762. If a bank has existed for several years, and in its annual declaration of dividend has had no reference whatever to the amount of its bad debts, but it has periodically declared a dividend without calculating such a profit-and-loss account, do you not conceive a system of that description is erroneous, and ought to be guarded against by legal enactment?—It is very bad, and ought to be guarded against; but it could not go on so long.

763. Mr. *Clay*.] You have stated that you think the system of joint stock banking better adapted to public convenience, and you have given us a reason for it, that in the present extended state of the trade of the country joint stock banks would be disposed to extend their accommodation wider, because the shareholders would not feel so acutely or so directly individual responsibility?—Yes.

764. Do you think that any private bankers have at any time declined safe business?—Safety is a relative term. Under the circumstances of a joint stock bank, assistance has been rendered to a British merchant, which no private banker in the same district would have rendered him, and the event has proved conducive not only to the interest of the British merchant, but to the interest of the community at large.

765. You state this as a matter within your own knowledge, that, compared with private bankers, there has been a greater readiness to afford accommodation on the part of joint stock banks?—Under the whole range of circumstances which have occurred of late years, I am prepared to answer that question in the affirmative.

766. You have also stated that you think losses can be divided among the proprietors of a joint stock bank without exciting alarm; has that happened as a matter of fact?—It has.

767. Where large losses have occurred?—Yes, to a very large amount. It was not in our district that it occurred; there has been no loss to interrupt an accumulation of capital, beyond the dividend, in the bank with which I am connected.

768. You know a case in which a joint stock bank sustained that loss?—Yes, and the bank is going on with good credit; that loss impeded the dividend and lowered the value of shares for a time, but the public were secured.

769. Was that by a call upon the proprietors?—There was a call that followed this loss.

770. A call equal to the amount of the loss?—Much more, I believe.

771. Do you happen to know whether there were many instances of defaulters in that call?—I believe not.

772. How long ago was this circumstance?—It was one of the earliest joint stock banks established; being one of the earliest established, the proprietors were very responsible, and though they were dissatisfied, of course, with the management

management of the bank, and what had been done, they paid up the calls without hesitation.

773. Do you know how much per cent. that call was?—I do not.

774. You have stated that the joint stock banks have a greater facility of acquiring business?—So far as the proprietors are enlisted in the interest of the bank, they of course bring customers.

775. Has that means of extending the business of the bank a very considerable influence?—Very much so; every individual proprietor considers himself a little banker, and he has a pride and pleasure in interesting his friends in support of his bank.

776. Do you infer from that that there is a tendency in joint stock banks to supersede private banking?—It has that effect.

777. Have you many persons customers with you who never had banking accounts before?—Very few; the proprietors are chiefly persons who formerly kept accounts with other bankers in the town.

778. They have removed their accounts from private bankers to you?—Yes.

779. Is your bank in the habit of re-discounting bills to any considerable extent?—So far as it regards the Bank of England; by an agreement with the Bank of England, they undertake to furnish all our needful circulation with their own notes, and to take bills of exchange, at a certain rate of interest, in payment for that circulation; of consequence there is a certain amount of bills always under discount.

780. You do not re-discount otherwise than by the assistance of the Bank of England?—In a very limited manner we have connexion with country bankers, who furnish us with their surplus cash, and take in return our bills. The Bank of England holds nearly four-fifths of the total amount of bills re-discounted.

781. Is the amount you have from the Bank of England a fixed amount?—The fixed amount is 150,000 *l.*; it fluctuates, from convenience and alterations in trade, between 150,000 *l.* and 190,000 *l.*

782. Is it at your own discretion what sum you shall take from them?—The agreement is that it shall not be lower than 130,000 *l.*, nor larger than 150,000 *l.* The trade of Birmingham is very considerable, and requires a very large amount of circulation; from the circumstances of the extended trade, the bank latterly have been very considerate, and have allowed us under that circumstance to go to an extent beyond the 150,000 *l.*, to 190,000 *l.*, and it is nearly that at present.

783. Do you ever issue your own notes?—Never.

784. Sir *J. Wrottesley.*] If it should exceed the amount the Bank of England have allowed, you discount with the private bankers in your neighbourhood, do you not?—Yes; we do it as a matter of mutual convenience. They used to purchase Exchequer bills; the low rate of interest upon Exchequer bills has induced them to make their investments in bills of exchange; that pays them a better interest.

785. *Chairman.*] Do not you think the extended re-discount of those commercial bills at the present moment produces an effect on the Exchequer-bill market?—I am not aware of the effect; I only speak from my knowledge that Exchequer bills are not held by the country bankers as they used to be.

786. Then must not that produce a diminution of demand for Exchequer bills, and a fall in the price of those bills?—Yes, it must. If the interest on Exchequer bills be further reduced, it will have that effect of course still more; if the rate of interest should be raised, bankers would be glad to purchase them again.

787. Does not the use to which you have adverted, of bills of exchange for the purpose of investing capital by country bankers, necessarily tend to reduce the demand for Exchequer bills in the market?—Certainly, provided the amount of Exchequer bills remains the same; if there is a smaller amount of Exchequer bills out than used to be, the premium would not be so much affected.

788. Mr. *Thomson.*] Could you, under the circumstances of your paying only two and a half and three per cent. upon deposits, afford to hold Exchequer bills?—We could not afford to hold Exchequer bills.

789. Sir *John Wrottesley.*] Would not, under any circumstances, a large abundance of bills have the effect of keeping down the premium on Exchequer bills?—

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bills?—So far as they absorb that capital that would otherwise be invested in Exchequer bills.

790. Mr. *Clay.*] You do not carry the system of re-discounting beyond that you consider safe, but you can conceive it might be carried to an unsafe extent probably?—I believe that it is carried to a great extent in some instances.

791. It is clearly possible, in your opinion, that it might be carried to an unsafe extent?—I think so, and I will give this reason, that it is not consistent with the security of a bank not to have a reserve in bills of exchange, or some convertible security, always in its own possession, and if the bank has parted with that convertible security by a re-discount of bills, it is in an exhausted state, and therefore not in a safe state.

792. If a bank had its indorsement on a million of bills, and by successive re-discounting of those bills they were in circulation, while their paid-up capital was not more than 100,000*l.*, you would not consider that a safe proceeding on the part of the joint stock banks?—The circumstance of re-discounting would not affect the safety of the bank; as to its liability upon the bills re-discounted, the bank's responsibility is only conditional, on the non-payment of the bills; the bills form, independent of their indorsement, part of the securities and assets of the bank; they may come back, but then the bankers have their security on the other parties to the bill.

793. Do you not consider that a bank with 100,000*l.* paid-up capital, having its name on two millions of bills, that is a state of risk?—If the bills are all good there is no risk.

794. Is it not at least possible the bills may not be good?—It depends on the circumstances in which they have been discounted, and the circumstances under which the trade of the bank is conducted.

795. Supposing there were three millions?—The greater the amount the greater the risk, no doubt.

796. There are circumstances under which there will be a risk?—Certainly; in the most prosperous times there will be some portion of bills not eventually paid.

797. Suppose there is an amount of re-discount which is indiscreet, can you suggest to the Committee any legislative check on such practice?—I cannot.

798. Are you constantly in the habit of sending up to the Stamp-office any transfers of your shares?—Returns are made of all the proprietors from time to time, I believe twice a year, to the Stamp-office.

799. Supposing a share is sold, do you immediately send up notice of that?—We do not until the termination of the six months.

800. At the termination of the six months do you make a point of including every transfer that has taken place?—Yes, we return every transfer made by any proprietor, unless he has been a proprietor before, and his name is returned to the Stamp-office. The last list exhibits a perfect statement of the proprietors of the bank.

801. Sir *John Wrottesley.*] Is that given in on oath?—Yes, it is.

802. Mr. *Clay.*] You do not consider that it is necessary to keep any deposit either of Exchequer bills or Government stock?—I do not; perhaps I may be allowed to give a reason, which may operate amongst other bankers as well: at the time of the panic in 1825, the bank in which I was a partner held Exchequer bills and Government stock, and our losses were very great in being forced to sell these investments; other banks which held commercial bills re-discounted them with little or no loss. Private credit, in times of great excitement, is better than public credit.

803. Sir *John Wrottesley.*] You stated that under no circumstances would a true account be rendered?—I do not mean to say that a true account will not be rendered, but that it might conceal the true state of the affairs of the company.

804. In what way would that occur?—If there were bad debts reckoned as good debts, they would appear under the head of assets; if there were bad bills reckoned as good bills, they would appear as assets of the company.

805. What system of account would you recommend as to transferring to the bank the loss, if any, on those accounts?—I think that a true account of the affairs of a bank must arise out of the good faith and the good conduct of the directors, (who are chosen by the proprietors,) in so managing that bank as to render a faithful account at their annual meeting; the proprietors will then

see the real state of the bank, and whether the directors, in recommending a dividend, are recommending that dividend out of the profits of the bank or not. It is the vote of the proprietors that decides the dividend.

806. Would it not be, even to the directors, a very difficult thing to ascertain the amount which ought to be placed annually to the account for loss on bad and doubtful debts?—No difficulty at all, I conceive.

807. Are there not many debts owing to banks, the amount of which will be ultimately recoverable?—Those would be written off in full, and the dividends received would come in under the head of profits in a future year; that has been the practice of the banks with which I have been concerned.

808. Do you think that if the Legislature were to require publicity, that is the principle on which the account would be furnished?—In a well-regulated bank that would be the case; but there is a temptation to conceal from the proprietors the bad debts falling on the bank; and where the directors are proprietors, as well as directors, of the banking company, there may be a temptation to deceive themselves, and to call bad debts good; but that does not apply more to joint stock banks than to private banks, or than to traders generally.

809. That would have a material effect on the correctness of the account rendered by that bank?—That system could not be continued very long; if the dividend was made, not out of profits, but out of the capital of the bank, that would show itself in subsequent years, and the misfortunes of that bank would be aggravated.

810. Might it not happen that the bank might sustain a very considerable loss, and, notwithstanding that, make a handsome dividend to its proprietors?—I believe such has been the case.

811. Sir *James Graham.*] Did you mean to say there was a certain per-centage invariably adopted on discounts?—Fluctuating according to the value of money.

812. In ordinary times at what should you put that per-centage?—The difference between the rate charged for the discount of a bill and the rate charged for re-discounting it fluctuates from a half per cent. to one per cent. in ordinary times.

813. With reference to the case of a million, two millions in circulation, in ordinary times you would reckon that risk at one per cent.?—I had mistaken the object of the question. No bank is safe without making a reserve beyond its capital for casualties and losses that might fall on the bank, which losses are not at all evident in the balance-sheet.

814. Mr. *Thomson.*] At what do you value the *del credire* on the total amount of the bills discounted?—In point of fact it has not averaged, within my own experience, one per cent.; the whole apparent amount of loss has been written off; then if eventually an unexpected part of the debt has been recovered, that has gone to increase the profit in subsequent years; but I am speaking of the practice of some individual banks. I believe other banks are not so careful in writing off.

815. In your statement you put amongst your assets balances of account current due to the bank, which you state at a certain sum; are the Committee to understand that from that sum, as thus returned, you have deducted all bad debts which might have accrued on that account?—Everything that was either bad or appeared likely to be bad has been written off; and, beyond that, for any that could not be foreseen, there has been a reserve fund accumulated to meet the emergency of debts good at the time proving afterwards to be bad.

816. Are you to be understood that if a customer failed owing you 1,000 *l.*, you would have written off that 1,000 *l.*, though there might be a probability of his paying you 6 *s.* or 10 *s.* in the pound?—If there was a certainty of his paying 10 *s.* in the pound, and such a dividend were within sight, the amount written off would be 500 *l.*; if there was any doubt about it the larger sum would be written off.

817. You would only write off that sum which it would appear tolerably certain you should lose?—We should write off the sum not certain of being recovered.

818. Sir *James Graham.*] Who exercises that discretion?—The managers and the directors, the balance-sheet has not been generally exposed to the view of all the directors; but is taken by those directors not in business themselves. They look over it, and ascertain every balance in the ledger, and from

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their knowledge of the trade of the town they are enabled to ascertain its correctness and its validity.

819. You have spoken of the strong tendency of bankers to deceive themselves; does not that refer to all bankers equally?—Yes; and to all persons in trade. I know banks where there is supposed to be that tendency; time will show whether the surmise is well founded or not.

820. You speak of that as a strong natural tendency?—Where there is a bad management, bankers as well as others will endeavour to conceal their difficulties from themselves.

821. If you could give the fullest effect to that which would lead to a true account, you would recommend that every debt not actually paid up, should be written off?—I should, certainly. I mean bad debts.

822. You would await the dividends, and bring them to your credit as far as they were actually paid up?—If the dividend is within sight, and certain assets of the bankrupt may be seen, and the amount to be divided known, there is no occasion to write off the full amount of the debt, but only the balance.

823. It is only where it amounts to something like certainty that you make any reserve?—I should prefer always writing off bad debts in full.

824. Sir *Thomas Fremantle.*] Estimating the losses up to a certain day, supposing no dividend received on the bad debt, you would give an accurate account of the loss up to the day?—That statement I referred to should be accompanied with a statement of a reserved fund to meet contingencies.

825. Supposing you were called upon to submit to the proprietors the actual amount of profits on one side, and the actual amount of loss on the other, according to the plan you have adopted, the loss side would show the actual amount of loss up to a certain day?—It would always show the real excess, if any, beyond the actual loss, from the manner in which I have stated it; it would depend entirely on the mode of making up the accounts.

826. Mr. *Clay.*] You have been connected you say with this banking company for six years?—Upwards of five years.

827. Do you suppose that you could ascertain the amount of loss on all the bills that the company has discounted in that time; have you ever tried to ascertain what that loss would amount to upon the whole sum?—I have not ascertained the loss upon bills separate from other losses; but there could be no difficulty in ascertaining it.

828. Supposing you have discounted, for instance, a million and a half or two millions of bills, what do you think would turn out now, after the six years, to be the ultimate loss upon that million and a half of bills so discounted?—It would be very trifling; bankers in general do not re-discount bills that are at all doubtful in their estimation; they re-discount bills that they think to be good, and therefore the risk upon their return is not great.

829. The question refers to the amount of bills which in six years you have discounted, without reference to re-discounting; what would be the loss sustained by the process of having discounted those bills?—I am not able to answer that question at present; a reference to our books would enable me without difficulty.

830. Have you any conception of the per-centage?—The losses of the banking trade generally arise out of bad bills, more than out of balances of account, and therefore to answer that question I should have to set the greater amount of losses against the profits of the bank.

831. Sir *James Graham.*] Can you conceive a better test of the prudence or imprudence of the mangement of a banking concern than the loss per cent. on the bills discounted?—It is an imperfect test of prudence, because a banker may have made a very injudicious or imprudent loan which may turn out a loss.

832. In a series of years, is there any better test of prudent or imprudent management than the loss per cent. on the bills discounted?—I think the test of the entire loss will be much better, taking it generally, than having reference to one source of loss only.

833. Where do the dividends come in here to the credit side of the account?—There is nothing exhibited here but profit; there has been no loss to the bank but what has been deducted previous to the declaration of profits; the profit there is the net profit after all losses of every kind had been deducted.

834. Mr. *P. Thomson.*] In an answer you gave to a question just now, did you

you mean to say that in estimating the *del credire* at less than one per cent., you meant the *del credire* upon the balance of the account current, or upon the balance of the account current and the bills of exchange?—There were two questions asked respecting the relative per-centage; one, the per-centage of bad bills; the other, I believe, had reference to the per-centage on the losses of trade generally.

835. Do you mean to say, that in stating the value of the *del credire* at less than one per cent., you meant upon the whole of the balance of the accounts current, and as well the bills discounted, or only upon the accounts current?—I meant to include the accounts current and the bills, after all of both apparently bad had been debited to profit and loss.

836. In this account before the Committee there is a sum of 638,000*l.* for bills of exchange, and for overdue bills only 144*l.*; is that the usual proportion?—When a bill comes back and is not charged to the account, it is held over with a view to collect its amount; and on the 31st of December, when that account is made up, that was the total amount of unsettled bills.

837. The real fact on that day was, that you had only that small sum of overdue bills?—We had no more whatever; all others had been taken up, or if bad, had been written off to the debit of profit and loss.

838. Sir *John Wrottesley.*] That would not show the amount of the returned bills?—Certainly not.

839. Any bill which you had discounted for a solvent customer you immediately charge to his account?—Yes; and it would appear in reduction of his balance, if he had one; they cease to be overdue or unsettled bills as soon as they are paid or charged to a solvent account.

840. *Chairman.*] You have alluded to the expediency of establishing a reserved fund; do you not consider that is an essential condition, which ought to be imposed upon themselves by all persons carrying on the banking business?—No bank is safe without that; I can speak of that from experience; in 1824 and 1825 all our losses fell back on the reserved fund, and that established the prudence of the practice, in my judgment.

841. If there were any revision, by a competent and impartial authority, of the deeds of settlement of the various banking companies prior to their commencing business, would it not be expedient to impose upon each and all of them an obligation of providing such a reserved fund?—It would be expedient, and I believe is already contained in many deeds of settlement.

842. Do not you think it ought to be contained in all?—Yes.

843. Sir *James Graham.*] Have you a fixed opinion as to the proportion that reserved fund ought to bear to the liability?—I have not; it must depend altogether on the circumstances of each bank and the district so much; a larger amount might be necessary in one district than another; I speak only as to the general principle of every bank reserving part of its profits as an accumulation.

844. Mr. *P. Thomson.*] Do you think any legislative enactment could have the effect of compelling parties to make up perfectly clear and correct accounts of their transactions as between themselves and their proprietors?—I believe not; at the same time, proprietors will find out incorrect accounts which the public would not detect, or which, if they were sent to any branch of Government, I think the Government might not detect.

845. Is it not the case that through bankers over-rating their profits, or under-rating their losses, they might frequently make incorrect returns of the state of their concerns?—I believe they might be tempted to make incorrect returns; but these errors could endure only for a short time; the next account would probably correct the former error, and show that they were not correct in the estimate of their affairs previously made.

846. Might not the next account, though it corrected the errors of the two years back, still bear upon its face considerable errors of the preceding year, of which it pretended to give the account?—The consequence of paying dividends, which ought to be out of profit, when there was no profit, would be a reduction of the capital of the bank; the truth would be found out in time, and the bank working on insufficient and reduced capital would inevitably show its real state eventually.

847. Might not a bank go on for three or four years doing that?—It might, and has done so.

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848. *Chairman.*] In a deed before the Committee there is a clause introduced for enabling the proprietors, if they should think fit, to appoint one or two members of their body as auditors, to verify the account of profit and loss submitted to them by the directors; do you consider such a provision in a deed of settlement to be a salutary one, as a check upon possible mis-statements of the company?—To a certain extent it would prove a salutary check, but not needful, except for the purpose of particular investigations, because at meetings of proprietors the proprietors are very inquisitive, and make inquiries on any dubious points with regard to the position of the bank; the directors, moreover, are elected by the proprietors, and, in point of fact, are auditors.

849. If by the deed of settlement the directors always felt they were liable to such audit if required by the proprietors at large, do you not think it would produce additional strictness in the management of the bank on the part of the directors?—I think it would be considered exceedingly objectionable on the part of the proprietors; they are exceedingly jealous of having their private accounts laid before even all the directors, although they elect them; and that jealousy would be much increased, and it might tend to break up the banking establishment, if any part of the proprietors were to have the revision of all the accounts of the bank.

850. Sir *Thomas Fremantle.*] In the account you have furnished to the Committee there is an item of bills of exchange under the head of assets; does that include the bills of exchange which are re-discounted and handed over to the Bank of England?—Yes, it does; because if they were all to fall back to the banking company, they will still come with the names of the drawers, acceptors or endorsers upon them.

851. At the moment you present this account they are not assets in your hands?—Neither are they liabilities; because if we receive them back, the money we have given is secured to us.

852. It appears that your liabilities on deposits amount to 524,000 *l.*?—Under different heads.

853. Do you consider that a capital of 50,000 *l.* is sufficient to carry on a business of that magnitude?—It has been found so, consistently with perfect safety; for those deposits are represented by bills of exchange, which are even as good a security as Exchequer bills, and are convertible readily to repay those deposits if suddenly called for.

854. Would you consider that the affairs of the bank stood in a better situation, if, instead of borrowing money to the amount of 130,000 *l.*, the funds of the bank were increased to that amount, and they were able to conduct their business without borrowing from another?—I consider that the prosperity of the town is extensively promoted by this account with the Bank of England; for by their furnishing this amount of capital upon good bills of exchange, there is capital found for every purpose of the trade; and in that very active and increasing town we find the necessity of economy in the use of capital; and it is one of those arrangements which we consider beneficial, and conducive to the prosperity of the town.

855. That applies to the general principle of re-discounting; you think that if a bank has not a sufficient capital for the whole amount of its discounts, it would be prudent to re-discount the bills they have?—Provided they do not re-discount beyond a certain extent.

856. Would the affairs of the bank be better if you called up your own capital, and employed that instead of raising it in this way?—Not at all. So long as an increased amount of capital is within call, I think it would be better employed in the trade of the town than called into the bank before it is wanted.

857. Is it not a general principle in banking that a banker should not extend his transactions beyond the amount of his own capital?—I never heard of such a principle in practice; neither private bankers nor joint stock bankers ever limit their transactions to their own capital.

858. Mr. *P. Thomson.*] Do you think any bank could be carried on if it went on such a principle as limiting its transactions to the amount of its paid-up capital?—Certainly not; it would not be worth while to open a bank. The same applies to merchants and tradesmen generally. If the re-discounting is done to a limited amount, and a sufficient reserve is made to answer the calls of the bank, I think it is not inconsistent with sound principles of banking.

859. Sir

859. Sir *Thomas Fremantle.*] Is not the fact of your re-discounting bills a proof that your capital is not sufficient for the demands of the neighbourhood for commercial accommodation?—Certainly it is, so far as regards the paid-up capital of the bank; but then it is supplied by re-discounting to a limited amount, and this without issuing our own promissory notes, which might furnish a capital. The town would not be better served if the proprietors paid up their full amount of capital equal to the amount of discounted bills.

860. Under the head of balances of accounts current due to the bank, 111,000 *l.*; is there any security for those balances?—We have security on many of them; they are advances made to the most prosperous and most substantial men in the town, whose property and general reputation in business render loans to them perfectly safe and secure.

861. Can they be properly called assets in your hands?—They are not described as in our hands. Such occasional advances are so much involved in the whole principle of banking, and the practice of banking to make occasional loans to customers is so general, that the security of the customer having those advances must be reckoned as part of the assets of the bank.

862. Mr. *Clay.*] Are any large proportion of those proprietors, or any of them directors?—There is no reference whatever, in making an advance to a customer, whether he is a proprietor or not; if he is in good credit, keeps a good account, and wants an occasional advance, we consider him entitled to it.

863. Of the 111,000 *l.*, is any proportion, and, as far as you can recollect, what proportion, advanced to shareholders?—I am totally unable to answer that question, for the reason I have just given; of the proprietors, 305 in number, so far as most of them are customers of the bank, it is probable that some of them want an occasional advance, and from the general tenor of their accounts we consider them entitled to it.

864. Sir *Thomas Fremantle.*] Do you in your transactions consider those advances as constituting a lien upon their shares if not repaid?—The deed of settlement expresses that in the case of the failure of any customer, he being proprietor, the value of his shares shall be set off against the debt due to the banking company.

865. You do not require any special acknowledgment to that effect?—He signs the deed of settlement. In that statement sent up to the Chancellor of the Exchequer there are a great many debts covered with good security; if a person wants money, and does not appear to have sufficient property of his own, we require security before we make the advance.

866. Is any money lent on mortgage and real security?—We do not lend on mortgage; we lend frequently on the deposit of writings, on what is considered as an equitable claim upon such writings. It may happen a gentleman is called upon to pay off a mortgage of 5,000 *l.*; he comes and says the money is not ready, but he asks to have it for a week; we will lend him the 5,000 *l.*, and he will leave his writings; it is a common practice to lend in that way, and it affords a great accommodation.

867. *Chairman.*] You consider that not to be a permanent investment on mortgage, but rather a temporary accommodation on a collateral security?—Precisely so. Tradesmen also are in the habit of bringing their writings, and obtaining a loan upon the deposit of them for a few months.

868. Sir *Thomas Fremantle.*] Does that continue two or three years?—It does not.

869. Have you adopted the Scotch system of opening cash credits, on the security of two or three individuals, with the person to whom you make an advance?—We have not; such securities are not part of the settled practice of the bank, but sometimes adopted.

870. Mr. *P. Thomson.*] What is the general rate of interest you charge on discounts?—Four per cent. at present; it varies with the value of money.

871. Has it been lower than four per cent.?—It has been three and a half; I speak now of large transactions and good bills; it is governed by the value of money in London and Liverpool.

872. With respect to those deposits which you have distinguished in your paper as deposits bearing interest, are those left with you for a fixed period of time?—There is an understanding and stipulation, that unless the money lies three months no interest is allowed, to prevent money being left one week and called out the next.

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873. Are the Committee to understand, from the separation you have made in the account of deposits and balances of account of deposits due from the bank, what are termed deposits are sums left there for a fixed time?—They are not; they are left liable to 14 days' notice; a person may have it after having left it for three months; if he draws it out before three months he receives no interest; he may have it at any time afterwards by 14 days' notice.

874. Why do you make a distinction between deposits bearing interest and the balance of accounts current?—The account was made out in correspondence with the direction of the Committee. There are certain accounts but little disturbed on which large sums are left, but still subject to be called out without much notice, and for those we allow a smaller rate of interest.

875. How do you class those?—Balances of accounts bearing interest.

876. What are included under the head of "balances of accounts current bearing interest"?—The running accounts with our customers, on which all deposits of cash are left, on which, by agreement, we allow interest. The railway companies, for instance, having large sums lying beyond an agreed deposit to defray the charges on their account, they expect we shall allow them a small interest.

877. Is there a considerable portion of those deposits on which you have allowed two, two and a half, and three per cent.?—There is but a small amount; the standard rate of interest allowed by the bank is two and a half per cent. Recently, from the increased value of money, as being worth now four per cent. in London, we have been obliged, in order to retain some of our large deposits, to allow three per cent. instead of two and a half; that is a rate liable to fluctuation.

878. What do you consider to be the fair difference between the interest you pay and the interest you receive?—One per cent.

879. You are satisfied with one per cent?—In general we are; we get more if we can.

880. Sir *T. Fremantle.*] What are the deposits not bearing interest?—We have many customers that agree to leave a certain sum without interest always floating on the surface of their account, as compensation for any charge.

881. Mr. *P. Thomson.*] You state that the *del credire* on the whole of the transactions may be estimated at rather under one per cent.?—There has been a per-centage of return instead of a per-centage of loss; the calculations of losses to the bank actually written off have exceeded the eventual amount of loss.

882. You state that you consider the one per cent. between what you pay and what you receive as sufficient to afford a profit to the bank?—There is a commission besides upon certain current accounts.

883. Out of which you have, of course, to deduct the amount of loss upon the transaction, under the head of *del credire*?—Certainly.

884. You have, besides this difference, in fact, a commission?—Yes, in certain cases a commission.

885. What is the amount of that commission?—A quarter per cent. on returns of account. The commission on bills of exchange is almost discontinued in the midland district; from the facilities of getting bills discounted in London without commission, we have been obliged to discontinue that charge in regard to bills of exchange.

886. That being discontinued, the profit is merely the difference between the rate of interest you pay and the rate of interest you receive?—Yes.

887. With regard to the accounts current, do you charge a quarter per cent. commission?—We charge a quarter per cent. or take an equivalent in the shape of a deposit; the charge is made twice a year. What payments we have made for a customer, we charge him upon those payments a quarter per cent., or receive an equivalent, if he chooses to leave a deposit.

888. Sir *T. Fremantle.*] Have you a large number of commission accounts?—We have a good many.

889. Is it a great accommodation to tradesmen with small capital to be enabled to open commission accounts, instead of being expected to keep a balance in your hands?—Yes.

890. *Chairman.*] Have you turned your attention to the extension of branch banks over the country?—Yes, I have.

891. Do you consider it expedient that such branch banks should be dealt with

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with as if they were parent banks; if you do not, in what respect do you consider them to differ from parent banks?—I think they are liable to many objections: they are opened in remote places, with little or no responsibility; and at present the branches do not all pay licences, although they come into a town where the banker of the town is made to pay a licence; the branch itself does not pay a licence.

892. Do you consider that they ought to pay the same licence which is paid by the parent bank?—Yes, I do, on the principle that they transact the business of a chief bank.

893. Do you consider that the transactions are less liable to be controlled, and effectually checked, than those of the parent bank?—They certainly are, in practice.

894. Is not this difficulty then increased in proportion as the branches are multiplied, and as their distance from the parent bank is increased?—Very much, and probably a foundation is laid for great future evils.

895. Is this a part of the law which, in your opinion, requires amendment?—I think it does.

896. Are you aware whether any issue of bank paper has taken place at any of those branches, not being the paper of those branches, but being the paper of the parent bank, dated at such parent bank, and payable on demand only there?—I am not able to answer that question.

897. If such a system prevails, namely, that branches are allowed in remote places to issue promissory notes, not payable at the places where they are dated, but paid at another and remote place, namely, the parent bank, do not you consider that that is open to considerable objections?—I conceive it is open to considerable objections, and in violation of the law, which directs that all bank-notes shall be payable at the place where they are issued.

898. Are you aware of any system of agencies being established as subordinate both to the parent bank and the branches, under which the banking business is carried on and issues of money take place?—I believe there are such agencies, both of joint stock banks and of some private banks.

899. Do you consider that those agencies ought to be brought under the same regulations that would be applicable to the branch banks?—I do, as being pregnant with similar dangerous consequences.

Martis, 21° die Junii, 1836.

MEMBERS PRESENT.

The Right Hon. the Chancellor of the Exchequer.	Sir James Graham.
Mr. Attwood.	Mr. J. A. Smith.
Mr. Clay.	Mr. Strutt.
Sir John Wrottesley.	Sir Thomas Fremantle.
Sir Robert Peel.	Mr. Pattison.
Mr. Goulburn.	Mr. P. Thomson.
Mr. Loch.	Mr. Morrison.

THE RIGHT HON. THE CHANCELLOR OF THE EXCHEQUER, IN THE CHAIR.

Mr. *Joseph Gibbins*, called in; and Examined.

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900. *Chairman.*] HAVE you turned your attention to the establishment of joint stock banks in this country?—I have.

901. Are you individually connected with any of them?—With several.

902. With what joint stock banks are you connected?—The Birmingham banking company, the Gloucestershire banking company, and the Hampshire banking company. I hold some small interest in several other companies.

903. Are you a director of any of those banks, or merely connected with them as a holder of stock?—I am a director of the Birmingham banking company.

904. How long have you been so?—I was the originator of that company, and took the management for two years; since that time I have been one of its directors.

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905. Have you been the originator of any of the other companies you have named?—The Gloucestershire banking company, and the Hampshire in part.

906. Have you been concerned in originating any other joint stock banks?—Not in originating them; I have had shares in the early period of some of the others.

907. Have the goodness to state the dates at which those several banking companies commenced?—As far as my memory goes the Birmingham banking company commenced on the 1st of October 1829, the Gloucestershire banking company on the 2d of July 1831, and the Hampshire banking company, I think, the 1st of May 1834.

908. Where do you reside?—I reside near Birmingham.

909. The Birmingham banking company being the first of those, and you having stated that that originated with yourself, will you state to the Committee the steps you took in order to promote the formation of that company?—I was solicited by a company then in existence, called the Manchester and Liverpool district banking company, to take the management of a branch of their company at Birmingham; I considered Birmingham was of sufficient importance to have a joint stock bank of its own, and I called upon a few individuals in Birmingham to inquire whether they were disposed to unite in such an undertaking; they were disposed, and we then formed a company.

910. When you say you formed a company, what steps did you take in the formation of the company?—We issued a prospectus, with a subscribed capital of 500,000 *l.*, 10,000 shares of 50 *l.* each, 5 *l.* paid up on the 1st October, with a further call of 5 *l.* to be paid in February, or at any subsequent period the directors might require.

911. Was that prospectus signed by you and any other individuals, when it was given to the public?—I do not recollect; the prospectus stated the parties who would unite as the first directors of the company; I can furnish a copy of that prospectus, but I have not one in town.

912. That implied a sort of proposed arrangement for the formation of the company?—It did.

913. What were the steps you took for the completion of that project, and the ascertainment of the opinion of the mercantile company at Birmingham, in favour of the project?—We never advertised in the paper, we only distributed some of the prospectuses to such persons as we were desirous should unite in the concern; and as soon as a certain number of shares were subscribed for, we considered the company formed, reserving the other shares to be distributed among the persons who were likely to promote the interest of the bank.

914. What proportion of shares were so distributed, and what proportion were reserved?—I think the company was considered formed when 5,000 shares were subscribed for.

915. Did you consider the company formed on the subscription for those shares, independently of the payment of the portion of capital which you required at the first formation?—The prospectus was issued about two weeks before the 1st of October, when 1 *l.* a share was paid on subscribing, and the remaining 4 *l.* was payable on the 1st of October, the day the bank opened.

916. Was the whole amount of 5 *l.* deposited upon the subscribed shares paid up on or before the 1st of October?—Yes; there might be a few exceptions for a few days, but not longer.

917. Will you inform the Committee how many shares were subscribed for previously to the opening of the bank for business, and what proportion were reserved?—I think upwards of 5,000 were subscribed for and paid up.

918. Was the deed of partnership prepared at that time?—It was prepared at that time, and signed soon afterwards; it bears date, I think, on the 1st of October.

919. Was the deed of partnership signed before or after the opening of the bank for the purposes of business?—I believe it was signed after; there was a preparatory deed signed previously; there was not time to prepare a deed, therefore there was an agreement prepared by our solicitor, and we required the parties so subscribing to sign the deed as soon as it was prepared.

920. Under what management was the bank conducted after it opened for business; was it under the provisional directors, or by the appointment of a new board of directors?—The provisional directors were appointed directors for the first year.

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921. By what mode of appointment?—A general meeting of subscribers was called, when the provisional directors were proposed to be directors for the first year. I was the manager for two years.

922. At that period you have stated 5,000 out of 10,000 of the shares have been subscribed for; what steps were taken with respect to the issue of the remaining 5,000 shares?—The remaining shares, I cannot say whether exactly 5,000, but about that number, were retained and distributed by the directors to such individuals, in such manner as was thought most likely to promote the interest of the bank, and they were distributed by the board of directors; they had meetings, and applications being received, they distributed them in such numbers as they thought proper.

923. When you state that they were distributed in such manner as was most likely to promote the interests of the bank, will you state to the Committee what you mean by that?—To individuals whose respectability and influence were likely to bring business to the bank.

924. The distribution of those reserved shares was with a view of establishing and extending the connexions of the bank?—It was.

925. Do you consider that that is the effect of the distribution of the shares of a joint stock bank?—If they are judiciously placed.

926. Then comparing the operations of a joint stock bank and a private bank, you consider that the distribution of the shares enables the joint stock bank to acquire a more extended connexion and greater business than a private bank could do?—I do, if they are judiciously placed.

927. You think that the effect of that principle is the extension of joint stock banks, and the substitution of joint stock banks for private banks pretty generally throughout the country?—I think that joint stock banks are increasing throughout the country, and private banks are, of course, diminishing; many of them are merging their concerns with the joint stock banks.

928. By whom was your deed of settlement prepared?—By Arnold & Haines, solicitors of Birmingham.

929. Was that submitted to any legal authority in London?—I believe it was.

930. Did the directors give any special instruction as to the covenants that were to be introduced into that deed of partnership?—The directors went through the deed with the solicitor and read it carefully over; the deed is printed.

931. What other calls were made upon your shareholders?—No other call has been made.

932. Have all the shares been subsequently distributed?—Yes.

933. Have you a branch?—No, we had one, but it was relinquished.

934. What were the grounds of relinquishing that branch?—Because we thought the business might be transacted at Birmingham; it was a branch established at Wolverhampton; when the Wolverhampton company established their bank there we thought we might transact our business at Birmingham without the expense of a second establishment at Wolverhampton.

935. Do you consider that the difficulty of carrying on a banking business through a company is considerably augmented by reason of the multiplication of branches, and the distance they may be at from the parent establishment?—Certainly, where they are distant.

936. Was the course you have described as having been pursued in the formation of the Birmingham bank, the same as you adopted in the formation of the Gloucestershire and Hampshire banking companies?—We adopted the same course in the Gloucestershire banking company at first.

937. In what points did the course differ from the Birmingham?—The Birmingham banking company is not a bank of issue, neither was the Gloucestershire banking company for the first 15 months.

938. In the formation of the court of directors, in the issue of shares, and in the other particulars you have described, with reference to the Birmingham company, were the same steps taken by you with respect to the Gloucestershire?—They were very much the same.

939. Have you any connexion with Gloucestershire?—Yes, as concerned in the banking company.

940. Before the formation of the banking company, had you any?—Not any.

941. What steps did you take to establish the Gloucestershire banking company?—Several gentlemen of Gloucestershire thought that Gloucester presented a good

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a good opening for a banking company, and were desirous that my brother and myself should unite in forming one.

942. They applied to you?—Yes.

943. Did you visit Gloucester on that occasion?—I did.

944. Was any public meeting held on the subject?—Yes, by circular; we never advertised in the paper; merely a circular to such individuals as we were desirous should unite in the concern.

945. What was the number of shares it was agreed to take in the Gloucestershire company?—The same number of shares and the same subscribed capital, but the company was considered formed when 4,000 shares were subscribed.

946. That is to say, upon a prospectus of 10,000 shares of 50 *l.*, the company was considered to be formed upon a subscription for 4,000?—Yes.

947. How much was to be paid upon those?—Five pounds each.

948. At what date did the Gloucestershire banking company commence business in the year 1831?—On the 2d of July.

949. Was that amount of 5 *l.* paid up before the commencement of the company?—It was paid up on or before the 2d of July.

950. Was the deed of settlement at that time signed by the holders of the 4,000 shares?—It was not ready for some days afterwards; the proprietors undertook to sign the deed as soon as it could be prepared.

951. How long after the commencement of the banking operations at Gloucester was the deed of partnership signed?—In a few weeks by most of the parties.

952. Was that deed of partnership submitted to any general meeting of the proprietors, before it was finally decided on?—It was read through by the directors with the solicitor; it is similar to the deed of the Birmingham banking company; nearly a copy.

953. Do you not consider that it is essential that each deed of partnership should contain covenants regulating the duties of the directors of the company, in reference to the proprietors at large?—Yes.

954. Do you not consider it advisable that such deeds of partnership, though they may be prepared by the directors, should also be submitted to the consideration and approval of the proprietors, who will be bound by that deed?—Every proprietor may be furnished with a copy, and if he has anything to submit, it would claim the consideration of the directors and solicitor.

955. But there was no previous consideration of the deed of partnership on the part of the proprietors at large?—No; I think it would be found inconvenient for the proprietors at large to go through all the deed.

956. Are they not bound by it?—They are, certainly.

957. Do you not consider that before a banking company commences its operations, by the result of which operations the proprietors at large, as well as the directors, will be bound, the directors should have the means of ascertaining whether the provisions of that deed are such as will conduce to the prosperity and benefit of the company?—The directors are appointed by the proprietors, whom they place confidence in, and the directors look over the deed and see whether the provisions are such as in their opinion will protect the proprietors.

958. You have already stated that you consider it reasonable that there should be provisions in that deed to determine the responsibility of the directors to the proprietors at large; would it not follow from thence that the approval of the proprietors at large before the bank commences its operations, is necessary for the promotion of the interests of the company?—The prospectus contained some information upon those points, the prospectus pointed out the deed shall be prepared containing certain clauses.

959. What steps have been taken in the Gloucestershire banking company with respect to the 6,000 reserved shares?—They were distributed by the directors among persons likely to benefit the establishment.

960. Were those issued at par, or were they issued at a premium?—They were issued first at par, but subsequently they have been issued at a premium.

961. Has the distribution of the whole of those shares taken place?—Yes.

962. Mr. *Clay.*] You have a strong opinion as to the facility of procuring banking business by reserving shares to distribute among persons in the neighbourhood?—Yes.

963. Having had much experience in forming these banks, do you think any private banker, speaking generally, is capable of enduring competition with them for a series

a series of years, taking into consideration the facility just referred to?—I think it must depend very much on circumstances, on the district, and on the way in which the private banker conducts his business, and the way in which the banking company conduct theirs. The banking companies vary in their mode of conducting business

964. Have they, or not, in your opinion, very decided advantages in competing with private banks?—I think they have advantages.

965. In the places where you have established banks, they have taken a very considerable amount of business from the private banks, have they not?—They have.

966. Have most of the persons dealing with joint stock banks been persons who had previously accounts with private bankers?—Yes.

967. Were some of them shopkeepers and others who had had no banking account previously?—Some of them were.

968. Take the Gloucestershire bank, for instance; are you a director of that now?—I am not a director; according to the regulations I could not be a director of a second company. I am a director of the Birmingham banking company.

969. What proportion of the customers of the bank do you think are persons who had not previously banking accounts with a private bank?—I should think the proportion was very small; I cannot say what part.

970. A quarter part?—No, I should say not.

971. A tenth part?—Perhaps a tenth.

972. The effect, in fact, would be this; there is a power in these banks, if the shares are distributed judiciously, of gaining business from private bankers already established?—Certainly, because they hold out an inducement.

973. The inducement being the participation in the profits their own accounts create?—Yes.

974. Do you think that the branches are not profitable, or that they are dangerous?—That they are dangerous when too far extended.

975. From what peculiar source do you think the danger arises?—Because they cannot be so immediately under the inspection of the directors where they are widely extended; nor can the individuals who manage them in general be so well acquainted with the local circumstances of those places.

976. Must not each of them, in fact, be considered to have all the risks of an original bank substantively?—Yes, I consider so.

977. If, therefore, a branch has less, either of discretion or capital or local knowledge than would be necessary for a bank established in that town, it becomes less safe than if it were a single banking establishment?—Less safe to its proprietors.

978. You say that the Birmingham banking company does not issue notes?—No.

979. But the Gloucestershire banking company does issue notes?—Yes.

980. How soon after its establishment did the Gloucestershire banking company begin to issue notes?—About 18 months.

981. Did they attempt to get an advance from the Bank of England?—They had a small discount account with the Bank of England.

982. With any engagements for an advance of money?—There was an understanding that they should have a discount account with the Bank of England to a certain extent; but that was to a small extent.

983. Why did they relinquish that and take to issue notes?—Because upon the union of a bank at Gloucester, the Gloucestershire banking company thought it would give them advantages.

984. What was the peculiar advantage you anticipated as compared with the issue of notes?—Part of the business could not, without positive loss, be conducted by the issue of Bank of England notes, and which can be done with our own notes.

985. What interest had you paid for the advance to the Bank of England?—Three per cent. to a limited amount.

986. Would it have been necessary to pay interest on a certain portion of the advance the Bank of England might be willing to make to you, whether you used it or not?—No, not as the Gloucestershire banking company stood, it would not.

987. What is the nature of the engagement between the Birmingham banking

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company and the Bank of England?—There is an understanding that the account shall always be to a certain extent under discount; there is a minimum and a maximum.

988. Do you consider that there is an inconvenience in keeping to that minimum, that you might have to pay interest for a sum you did not use?—The Birmingham banking company have not felt that inconvenience materially, but it might arise in some; the Gloucestershire banking company, for instance.

989. There they would either be compelled to pay interest on money they did not use, or to find or create business in which to employ that money?—The Gloucestershire banking company have a large surplus of money which they are now obliged to employ in the London market; consequently they could not take money from the Bank of England while they are so situated.

990. What is the amount of circulation of the Gloucestershire banking company?—I think it is 130,000 *l.*

991. Does it vary considerably at different periods of the year?—Not very materially.

992. What rest or reserve, in your opinion, is it necessary to keep always in cash or Bank of England notes, with reference to the circulation of notes payable on demand?—We have an amount more than equal to our circulation, which we consider always available.

993. In what shape is that?—Money at call in London with the brokers.

994. Do you mean money with your correspondents in London?—Yes, and with the bill brokers, at interest at call, and in bills we have from them.

995. Bills which could be rediscounted?—Yes.

996. When you say you have a sum more than equal to your whole circulation, you include a certain amount of bills, procured on discount?—Yes, we include first rate bills, and money, and Government securities.

997. Having procured bills on discount, and invested money you had in your own notes, is it your practice to re-discount those bills?—It is not; we find those bills daily fall due, by which we regulate our cash account.

998. Are you aware that the practice has been carried to a considerable extent amongst joint stock banks of re-discounting bills?—Yes, because we have frequently discounted for them.

999. What is your opinion of that as a practice?—I think that it may be carried to an improper extent; an occasional discount under certain circumstances I do not consider objectionable.

1000. Supposing it were carried to this extent, that the bills bearing the endorsement of a banking establishment should at any time be three times or four times the amount of the paid-up capital of that bank, should you consider that an injudicious mode of carrying on business?—That would depend upon the nature of those bills.

1001. Would there not be this inconvenience, that if they were in the habit of accommodating to that extent persons in business in that neighbourhood, the power of controlling that accommodation would not be in themselves, but vary with the state of the London market?—It would vary with the state of the London market.

1002. Is not that an inconvenience quite apart from the character of the bank, which may arise from the system of re-discounting?—I think it is to a degree.

1003. Might it not produce a necessity for a very sudden contraction of the accommodation before afforded?—Yes; where bankers relied on re-discounting it might have such an effect.

1004. Is it not evident that that might be productive of serious injury in the neighbourhood of such bank?—It might be attended with very serious inconvenience.

1005. Has it been the habit of the banks of which you have taken the management to keep a portion of the money, either of their own paid-up capital or in money confided to their care, in Government stock or Exchequer bills?—We had at first, in the Gloucestershire banking company, some in bank stock and in the three and a half per cents., but we consider the best mode is to keep it in bills, because they are not subjected to the same fluctuations.

1006. You do not run the same risk of losing money when you are compelled to turn them into money?—No.

1007. Do you think they are assets always as available as Government stock or Exchequer bills?—Yes, as they are falling due every day, if we found a pressure

on

on the money market, instead of sending them up to be renewed for other bills, we should reserve the cash proceeds.

1008. Your opinion of the immediately available nature of those bills must depend a good deal on the length of time they have to run?—We generally have them from two to three months.

1009. Is a three months' bill in a difficult state of the money market at all times negotiable in London?—Generally.

1010. Is that true to any considerable extent?—Yes.

1011. Is it not beyond the period the Bank of England would discount?—No, not three months.

1012. Do they continually discount to the extent of three months?—Yes.

1013. Recurring to the opinion you have expressed on the subject of re-discounting, does any mode occur to you by which, supposing such practice to be dangerous, the Legislature could usefully interfere to check it?—No, I do not see how they could.

1014. Is there generally in the present state of the law, as you have had much experience in the working of the system, any alteration of the law which you think it expedient to suggest to the Committee?—I think in reference to the localities of banking companies, that the distance of their branches from the head office might be limited, and with reference to the amount of their shares, this might be defined.

1015. Do you think the shares ought to be all of large amount, and of what amount?—I should incline to say from 50*l.* to 100*l.*, not less than 50*l.*

1016. *Chairman.*] What would your opinion be of the principle upon which a banking company was established, which raised its capital by 100,000 shares of 5*l.* each?—That would depend upon how they were distributed.

1017. Having already stated that you would consider it expedient that a minimum should be imposed upon the value of the shares issued in the market of 50*l.*, what would be your opinion of a banking company that, in place of taking the minimum you have stated, took in lieu of 50*l.*, five pounds?—I should not incline to take shares in such a company.

1018. In which case do you think that the shares are more likely to become matter of permanent investments by capitalists, or mere objects of speculation to those who bought and sold?—The larger the amount of the share, the more likely to be permanent investment, I think.

1019. Which do you think most the object of a bank, to have its stock for permanent investment, or for the purpose of speculation?—For permanent investment.

1020. Mr. *Clay.*] You would consider that the object most important to ascertain, with regard to those companies, would be the high respectability of the shareholders?—Yes.

1021. You would think that any legislative regulations and provisions might fail in effect in securing good conduct, unless the perfect respectability and solvency and wealth of the shareholder could be insured?—Yes.

1022. What do you conceive to be the most important object to be kept in view?—To have a respectable proprietary.

1023. More important, probably, than any legislative provision as to the mode of conducting business?—Yes; for I think such a proprietary will exercise discretion in conducting its affairs.

1024. Connected with your opinion, it is more expedient to have shares of some amount, that is, from 50*l.* to 100*l.*, than shares of smaller nominal value; you would consider that the real amount of money called for would be still more important than the nominal value of the shares in preventing their being objects of mere speculation?—The amount paid up must depend upon the extent of business.

1025. The question refers to the effect in checking the spirit of speculation; would not the money absolutely required from the shareholders, bearing a large proportion to the amount of the shares in the market, be of great importance?—It should bear a larger proportion than it generally does.

1026. You would consider that as likely to check the spirit of jobbing?—It might, in some degree, check it. I do not know that it would effectually.

1027. Is it not more embarrassing to the mere speculator to have to pay a large sum of money at once than a smaller one?—Certainly.

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1028. Does not he like to have counters to play with that cost no money?—Certainly.

1029. *Chairman.*] You have spoken of the mode adopted by the banks of issuing the shares they had reserved for the purpose of increasing their connexion, and you have stated that shares are under such circumstances sometimes issued at par, and sometimes at the premium which they bear in the market?—Yes, at a premium in reference to what they bear in the market.

1030. Supposing the issue of 100 shares, which in the market bore a premium of 10 *l.* per share, and the transfer of those shares, for the purpose of acquiring business, at par, is not that, in point of fact, the purchase of so much business for the price of 1,000 *l.*?—Yes, if they would fetch that price in the market.

1031. Where the shares were issued either at par or at a premium, was that done at the discretion of the directors acting on behalf of the company?—Yes.

1032. Was the amount of reserved shares which were in the hands of the directors, which in one case amounted to 5,000 out of 10,000, and in another to 6,000 out of 10,000, ever made known to the public at large?—Yes, it was made known to the proprietors at large at their annual meeting; it was reported how many shares were taken and how many reserved, and also what premium had been received on any which had been issued at a premium.

1033. Do you consider the reserve of shares, particularly where it amounts to a considerable sum, in regard to the discretion of the directors, to be a safe system of carrying on banking business?—I do not see the bearing of that question.

1034. Do you consider it safe that a bank should commence its banking operations with a very large reserve of shares which have not been subscribed for?—If the parties commencing are well known and sufficiently responsible persons.

1035. Do you consider it matter of indifference whether the number of shares put forth in the prospectus were actually subscribed for or not?—It is not material that they should be subscribed for immediately; indeed there is an advantage in a bank having shares for distribution for a time.

1036. Is that advantage any other than the advantage you have already described, as giving to the bank the means of acquiring extended business?—In other ways; for if the shares rise to a premium it is an advantage to the first subscriber.

1037. Do you not consider it important that the public should have some test as to the amount of capital and the extent of responsibility which is pledged for the security of the bank?—The shareholders in the company with which I am connected have the statement at their annual meetings.

1038. Have not the public as much interest in this as the shareholders and directors?—No, I think not; the public are safe whether the shareholders lose or not.

1039. Is not the security of the public in proportion to the amount of capital pledged to the bank?—No, it does not depend upon that entirely.

1040. On what does it depend then?—The proprietors are liable to the extent of any loss that might arise.

1041. In the case of the Gloucestershire bank it would appear that the amount paid up on the commencement of the business was 20,000 *l.*, namely, 5 *l.* upon the 4,000 shares paid; if the whole amount of shares had been subscribed for, there would have been a capital subscribed of 50,000 *l.*; do you think it a matter of indifference whether a bank commences its business with 50,000 *l.* or 20,000 *l.*—I do not see that it makes any difference to the public.

1042. Would not the result be that there would have been 50,000 *l.* paid-up capital available, and next that the capital represented by the 6,000 shares which were actually in the possession of the shareholders, and the private property of those shareholders, would have been ultimately responsible to the customers?—Yes, but in commencing the business it was very small, therefore the 20,000 *l.* in conducting the business was quite equivalent to a larger sum now.*

1043. Supposing those shares had fallen to a discount?—Still it would have been competent to the proprietors to have made a call upon their shares.

1044. Suppose it had fallen to 5 *s.* discount, how could they issue the further shares?—They could not.

1045. Then would not the security of the public in that bank have been proportionably diminished?—The proprietors who first formed the company had a responsibility quite equal to any engagements the company entered into.

1047. That

* 1836, Aug. 18.—This capital is now increased to 100,000 *l.*, besides having a guarantee fund of more than 20,000 *l.*

1046. That responsibility would have been infinitely increased if the whole had been issued?—Yes.

1047. If the principle of reserved shares be adopted, does not it follow that a banking company with 20,000 shares might commence business with 500 shares subscribed for?—That is an extreme case: it would have been very different, if those shares had been reserved for years; but it was only for a few months, or a a year or two. It is to the advantage of the company to be select in the disposal of them, rather than let every applicant have them.

1048. If the extreme case is objectionable, where is the line to be drawn; to you think that would be safe without one-half being subscribed for?—I think it would be right to begin with one-half, and probably the Gloucestershire banking company had, in a very few weeks, one-half of their shares disposed of.

1049. Do not you consider it desirable that there should be a certain amount of capital proportioned to the nominal capital of the bank actually paid up before a bank is authorized to commence business?—I do not see how they could commence without a portion being paid up.

1050. You are aware that by the law, as it now stands, there is no obligation on a joint stock bank, with respect to the amount of capital to be paid up before it commences business; do you consider that state of the law expedient to be continued?—Certainly, it is necessary; I think that a certain payment should be made before a company can commence business.

1051. Do you consider that the paid-up capital ought to bear a certain relative proportion to the nominal value of the shares?—I think it should bear a proportion to the business generally with regard to the transactions.

1052. Supposing 20,000 *l.* required for the starting of a bank, should you consider it a matter of indifference whether that was acquired by 1 *s.* deposit on each share, or 5 *l.* paid up on each share?—I do not think any company should commence with less than 5 *l.* paid up on a share.

1053. Supposing shares of 100 *l.*, do you think a paid-up capital of 5 *l.* on shares of that amount, would be sufficient to render it expedient to commence business with?—I do not think it would on 20,000 *l.* divided into 200 shares of 100 *l.* each.

1054. Mr. *Clay.*] With regard to the advance of the Bank of England to the Birmingham banking company, does the manager of the branch bank of the Bank of England to whom you apply, or direct the directors of the parent establishment in London, exercise an opinion on the quality of the paper on which the advance is made?—The manager at the branch bank at Birmingham exercises an opinion; I suppose the bills are sent to London and undergo the inspection of parties appointed in London as well.

1055. Is it in your recollection that any paper so submitted to the Bank of England, or the agent of the Bank of England, as part of the security for an advance, has been rejected as not good?—There have been certain bills that have not come within the regulations of the Bank of England at the time I was the manager of the Birmingham banking company, at the early formation of it, that were objected to; for instance, bills which were beyond the date, or bills on which there had been some alterations.

1056. Any that were not strictly mercantile accommodation bills?—I do not recollect any bills rejected on account of their being accommodation bills, because we did not send such to the Bank of England.

1057. Will the Bank of England, on account of the public, take any bills as security for the advance of capital they afford, that would not be discounted by a bill broker in London?—I am not aware that they would; I think they would not.

1058. Then in what consists the advantage of having money from the Bank of England, more than sending those bills up to a bill broker to be discounted?—Frequently the terms of the Bank of England are lower than those of bill brokers.

1059. That is to say, you get an advance from the Bank of England lower than the market rate in London?—When the Birmingham company made an arrangement with the Bank of England, the understanding was, they were to have an allowance of one per cent. under the usual rate, which was then four.

1060. You stated that the Gloucestershire banking company would not find it advisable to have an advance from the Bank of England; have the goodness to explain to the Committee why it was not advisable to take an advance from the Bank of England?—Because they would not have a use for the money; they are a bank in an agricultural district as well as a commercial, where they have an excess

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of money; the Birmingham banking company, on the other hand, resort to the Bank of England for discounts, where they can employ the money.

1061. Do they discount at a rate that would not allow them a profit, that would not be sufficient difference between the rate they would have to pay and that they would have to receive, or is it that these could not find sufficient employment for money they already have?—The Bank of England in giving a discount at three per cent. would expect that a banking company so transacting its business should re-discount with them the bills of the district which they had discounted, and not employ their cash in the London market.

1062. The Gloucestershire company has more money from paid-up capital or deposit than they can employ?—More than they can employ in Gloucester.

1063. Is there a certain amount of money deposited with you for which you pay interest?—Yes.

1064. Is there any notice required for calling it out?—If the amount is considerable.

1065. What notice is required to be given?—A few days' notice.

1066. In any instance longer than a few days?—I do not recollect that, there is perhaps seven or eight days.

1067. You state it to be, in your opinion, of paramount importance to acquire a highly respectable proprietary; do you think that the having a charter of limited liability would have a considerable effect in inducing respectable persons to purchase the shares of a banking company for a permanent investment?—I think that it might.

1068. Do you think there would be some concomitant evils, and if so, have the goodness to state what they are?—It might make the directors more negligent in looking after the concern, if they knew that their liability was limited.

1069. Do you not think the respectability of the proprietors, which you have stated to be so important, would have the effect of securing the affairs of the bank being better looked after, than with a less opulent or less vigilant proprietary, and if so, might not that counteract the danger you have spoken of?—It might in many banks; but I think there might be a danger to the public in limiting the liability.

1070. The danger you apprehend is, that it might render the directors less cautious in their management?—In some companies I think it might; a company might be got up perhaps that were less careful in their management.

1071. Is there any other danger you apprehend?—No, the public would not be so well protected of course.

1072. Supposing it should be matter of fact, that in the banks with unlimited liability, as at present, there has been found great indiscretion in the management, would that alter your opinion?—It falls on those who associate themselves with such banks.

1073. Do you think that, supposing a bank to have gone beyond in its accommodation the means strictly at its own disposal, namely, its paid-up capital and money on deposit, by the process of re-discounting, or in any other mode of changing money, the call on the proprietors of such a bank, at the moment of emergency, would be likely to be attended to, so as to prevent temporary embarrassment?—That would depend on the respectability of the proprietors.

1074. Do you think from your knowledge of the mode in which calls are paid up, and the command persons have of ready money, it is likely that a call of that nature would be attended to?—I think in the Birmingham and Gloucestershire it would.

1075. Mr. *Smith.*] In your deed of settlement is there any covenant as to the time when a call may be required?—On three months' notice; but the second instalment of 5 *l.* per share they can call at any time; we cannot call at a subsequent time without three months' notice.

1076. Mr. *Clay.*] In how short a time might that be required to be paid?—It was to be paid on the following February after the bank opened, or on such future day as the directors might appoint.

1077. Supposing you wanted increased capital, within what time could you call for it?—We might issue notice requiring it to be paid up directly.

1078. The next day?—Yes.

1079. Mr. *Smith.*] You think it would be paid at a day's notice?—I do not think that the company would require it, but I think the larger amount would be paid directly in case it was called for.

1080. What

1080. What would a 5 *l.* call produce in the Gloucestershire bank?—£. 50,000.

1081. What is the object of that particular provision as to the notice in making the calls?—I do not know that there is any further object, but that at the formation of the company the payments were to be made under certain regulations, subject to three months' notice on calls of 5 *l.*

1082. The calls being made are to provide for any necessities of the bank; that being the object of making the call, with what view is that length of notice required?—That persons may have time to convert their property without inconvenience.

1083. Does not that consult the convenience of the proprietors in preference to the safety of the bank?—I do not think that it places the bank in at all an unsafe position.

1084. Does not the provision of requiring that notice consult the convenience of the shareholders in preference to the safety of the establishment of the bank, and the convenience of those who deal with it, in case of difficulty?—Not unless the bank is imprudently conducted. A bank ought never to be in a situation to require it to be paid up in that way.

1085. *Chairman.*] What is the alternative provided in the event of parties not paying up the call?—It is provided in the deed of settlement that the shares shall be forfeited and sold.

1086. Mr. *Goulburn.*] Have you had any shares forfeited?—No.

1087. Mr. *Smith.*] Does that destroy the liability of the shareholder?—Not till the shares are passed into other hands.

1088. Sir *John Wrottesley.*] Have you no other remedy than the forfeiture of the shares, in case they do not pay up the capital?—I believe not, otherwise than selling the shares.

1089. Mr. *Attwood.*] Are the proprietors chiefly customers of the bank?—Yes.

1090. If you were to make this call of 50,000 *l*, would not they draw it out in their account?—Those that have money to their account might give a check if they choose to do so.

1091. Do you think the others would be able to pay up their calls?—Yes, I should conceive so; or they might, if they pleased, sell their shares.

1092. *Chairman.*] Your answer, as to the forfeited shares, applies to the Birmingham company, does it not?—It applies to both; there are some shares in the Birmingham company fallen in to the company through bankruptcies.

1093. Mr. *Smith.*] When a share is forfeited, you conceive the person who was the owner of that share, ceases to be a partner in your establishment?—There have not been any shares forfeited, but I should think that would be the case.

1094. Supposing a share is forfeited, do you not conceive that after the forfeiture of that share the previous owner of that share is released from future liabilities as regards the bank?—In case of forfeiture of a share, I take it that the company would sell that share to other individuals, and pay over the balance, and that the person purchasing it would become the responsible person, and that the liability of the person who previously possessed it would cease.

1095. Do you conceive his liability would not cease till the sale of the share?—Not to the company, nor to the public for three years.

1096. After the forfeiture of the share, the individual would cease to participate in the profits of the bank?—Yes.

1097. Do you not conceive that ceasing to participate in the profits, he would cease to participate in the risks of the concern, whether that share was or not sold to a new holder?—The company would sell the share.

1098. *Chairman.*] Suppose the state of the market was such that they could not sell it?—We have had no such case, therefore I do not know how to conceive of it.

1099. Are not the chances of the forfeiture of shares greatly increased if the amount paid up upon the share is but very small?—If the bank was in bad repute, and the shares were at a discount; but if the bank was in good repute they are not likely to be forfeited.

1100. Is not the chance of forfeiture of a share greater if a party has paid only 1 *l.* upon that share than it is if he has paid 50 *l.*?—Certainly.

1101. Then in proportion as the amount of the paid-up capital is small, the possibility of a forfeiture by non-payment of the call is increased?—Yes.

1102. Is not the power of making a call, and increasing the available capital for the purposes of the bank, an important advantage both for the protection of the public and the protection of the bank itself?—Yes.

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1103. If you had a very small amount of paid-up capital, would not both the public and the bank have a diminished power over calls which they would have to make upon the shareholders?—That must depend very much upon circumstances.

1104. What are those circumstances?—Whether those shares are at a premium or a discount.

1105. The whole question of forfeiture implying that shares are not at a premium, will not the circumstances be those supposed by the question?—If a bank was in that state that the shares were at a large discount, of course the difficulties would be increased as to the forfeiture of shares if they were not taken up.

1106. Are transfers suspended in the bank you are connected with till the calls are paid up?—They are not transferred till they are paid, but our calls have generally been paid up to the day.

1107. What calls have they made in the Gloucestershire banking company?—They have made a further call of 2 *l.* 10 *s.*, and a further call of 2 *l.* 10*s.* payable next July; many of the parties have anticipated the latter call by leaving money in the bank.

1108. Making 10 *l.* on each share?—Yes.

1109. In the Hampshire bank what call has been made?—Only the first 5 *l.*

1110. In the Birmingham?—£. 5.

1111. Therefore in two of those banks no call whatever has been made beyond the original deposit, and in the third only two separate calls of 2 *l.* 10 *s.* each?—Yes.

1112. Mr. *Attwood.*] What is the capital of the Gloucestershire banking company.—£. 100,000. when the last-mentioned call is paid.

1113. Mr. *P. Thomson.*] What lien has the bank on its proprietors?—According to the deed of settlement, there is a lien on the shares belonging to any individual who is indebted either by way of discount or in any other way.

1114. Is there any other power than the forfeiture of shares?—Proceedings may be taken against a debtor; I know that proceedings have been taken against proprietors.

1115. The question refers to a proprietor in a bank refusing to pay a call made upon him; within your knowledge, have any proceedings been taken in such a case?—I have not known of an instance where they have refused to pay calls; the shares would be liable to forfeiture; therefore if they could not meet the call they would sell the shares.

1116. Do you think it would be possible for the bank to proceed against a proprietor for not paying up his calls?—That is a legal question I cannot answer.

1117. Mr. *Smith.*] Can the shares be sold without the approval of the directors?—No.

1118. Mr. *Pattison.*] In the first distribution of shares the bank of course are anxious to select, as the proprietors, persons of property and influence in the neighbourhood?—Yes.

1119. In the sale of the reserved shares is there the same object in the selection of the persons to whom they are to be transferred?—Yes.

1120. Have you ever known instances of the original subscribers selling their shares at a premium at the same time that the bank were issuing their new shares at a premium in the market?—Yes, because they sell them from various causes, removing from the district, or uniting with another banking company, or various causes, as they would sell canal shares or any other property.

1121. Then the first distribution of shares to those individuals was not anything like a permanent investment, but a traffic in shares?—In numerous proprietaries there will be some individuals who will dispose of their shares from various reasons.

1122. Mr. *Attwood.*] Has that happened to any great extent in either of those companies?—No.

1123. The shares have not been held by persons who shortly sold them out again?—No, not to any extent; one of the clauses of the deed of settlement provides that shares shall not be transferred till after the expiration of twelve months from the time they were granted.

1124. Mr. *Clay.*] Taking into consideration the answers you have made, that in case of a call, where your proprietors have money deposited with the bank, they probably would pay the call by a check upon the bank, and taking into consideration that hitherto, as the shares of those banks have been at a premium, there has been a motive for paying the calls promptly, and that in bad times, or with the shares at a discount, there might not exist the same motive, are you not of opinion that

that the security such a bank has against times of emergency must depend more upon the prudence with which it is managed than on any reliance upon calls from the proprietors?—Certainly it must depend very much upon the prudence with which it is managed, in connexion with the responsibility of the proprietors.

1125. The responsibility would rather be with reference to their immediate capability?—The immediate capability of the parties.

1126. Supposing a bank found it necessary to extend the means at its command, it would rely much upon the assistance to be gained from a call upon the proprietors?—I should conceive the proprietors in a situation immediately to assist the bank, but that the bank must be very badly managed to get into a situation to require it.

1127. Do you think that if a bank had a charter of limited liability, and it was perfectly certain that the proprietors were not liable beyond the extent of their shares, there would be more caution on the part of the public in dealing with them?—I think that they might not trust them to the same extent, but that would very much depend upon the character of the persons engaged in the bank.

1128. The public would probably look at the proceedings of such a bank as they now look at the proceedings of an individual; that is to say, if they observed the bank, having limited liability, was extending its accommodation very much beyond the known amount of its capital, a suspicion as to its paper would arise?—It would.

1129. They would exercise the same judgment as is now exercised with regard to individuals?—Yes.

1130. Does any other difference beyond that you have stated, that there would be less caution with banks of limited liability, occur to you?—Less protection to the public, because the protection to the public would be limited.

1131. That is to say, that ultimately they might not be so likely to be solvent as banks with unlimited responsibility?—Yes.

1132. Are you at all aware of private country banks which have failed where dividends have been paid?—Yes.

1133. For instance, since the year 1826?—I do not know what the aggregate has been.

1134. Sir *John Wrottesley.*] What was the motive for making the call payable next July with a considerable amount of capital in hand?—It was done at the wish of many proprietors; some would have preferred paying it up at once, but the other proprietors thought they could not use the money, and therefore wished to defer it.

1135. Did you make that call at that distant date in consequence of the uncertainty of being able to invest that money profitably?—It was made as a matter of prudence, considering that as the company had extended its business it was desirable to have a larger amount paid up and invested in the best way they could.

1136. Did you not state that there was a considerable surplus of capital in the hands of the company?—Yes.

1137. How do you reconcile that with making a fresh call?—Because we considered, from the extent of business the bank was transacting, it ought to have a larger paid-up capital.

1138. Have you determined in what manner that fresh capital is to be invested?—We shall invest it in bills and money with the brokers.

1139. Have you been able with the present capital to procure a sufficient quantity of bills?—Not in the district in which the bank is; we always can do so in London.

1140. Your object in making that call is not merely to enable you to discount but to provide for any emergency?—The object is to have a large fund in case of any pressure upon the country, that we may assist our friends at the time.

1141. In what manner do propose to invest it?—In negociable bills.

1142. Have you not stated that you cannot procure a sufficient number of negociable bills?—We can in London always.

1143. Sir *Thomas Fremantle.*] At what rate?—It depends upon the rate at the time; it is now three and a half per cent.

1144. That is higher than the rate at which the Bank of England and its branches make their advances?—Yes, to banks using Bank of England circulation.

1145. Do not you consider that the advance of the Bank of England at a lower rate of interest than they would pay in the market, has a tendency to put in circulation in that part of the country a larger amount of money than otherwise would

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be in circulation?—No, I do not see that it has that bearing; we purchase bills; we do not sell our bills in the market at three and a half per cent.

1146. You have certain bills in your hands which you wish to re-discount?—No; we do not re-discount; we send our cash up to London to purchase bills in the London market.

1147. Mr. *Smith.*] What is the ordinary rate of discount in Gloucestershire?—Four per cent. merchants' accounts.

1148. Sir *Thomas Fremantle.*] The question referred to the case of Birmingham only; were you to re-discount with the Bank of England, would the bank at Birmingham be able to obtain from the Bank of England 130,000*l.* at three per cent. for the purpose of discounting bills so as to make a profit?—Yes.

1149. At what rate of interest could they be able to obtain bills in London?—It would depend upon the state of the market; sometimes at two and a half per cent., sometimes at three per cent., sometimes three and a half.

1150. Can you obtain bills at those rates?—Yes, in London and Liverpool.

1151. If the rate of interest rose beyond that, would they still obtain cash from the Bank of England?—Yes; there is an understanding that the Bank of England is to have always an open account with them.

1152. Supposing the necessity of the neighbourhood did not require you to have such an advance, how would it answer your purpose?—We must then make a fresh arrangement.

1153. Has not the obtaining this advance from the Bank of England a tendency to reduce the rate of discount in that neighbourhood?—It has a tendency to equalize it, I think; because if we have to give a higher rate of interest we must charge a higher rate of interest.

1154. Having it at three per cent. you can afford to lend it at four?—Yes, and if we have to pay four, we must charge four and a half.

1155. Mr. *Pattison.*] Your arrangement with the Bank of England at Birmingham is in lieu of the circulation which otherwise your bank there might issue?—Yes.

1156. Mr. *Smith.*] You issue at Gloucester?—Yes.

1157. Have you ever turned your attention to the cost of your issue?—I do not know exactly what it may be, but it is not much; perhaps one per cent.

1158. Sir *Thomas Fremantle*] The bank at Birmingham has no branches and does not issue notes?—No.

1159. Supposing you chose to issue notes, what amount of notes do you suppose it possible you could keep out in constant circulation?—It is difficult to say, but I should think from 130,000*l.* to 150,000*l.*

1160. As much as you obtain from the Bank of England by your arrangement with them?—Yes; with respect to our arrangements with the Bank of England, we made that arrangement with them at the commencement; it has gone on pleasantly, and we do not wish to disturb it; we have paid a good dividend to our proprietors, and our Bank holds a high place in the estimation of the public.

1161. Sir *Thomas Fremantle.*] If you could keep out in circulation notes equal to the amount you receive from the Bank of England, and your paper costs you two and a half per cent., and you pay to the Bank of England three per cent., why do not you, in justice to the proprietors, issue your own notes?—The difference between that would not be an object.

1162. Supposing it one and a half per cent., would not it be an advantage to them?—It might be some advantage to them, but it would not be the same advantage as it is in an agricultural district; but the company have never seen it right to adopt it.

1163. Mr. *Pattison.*] In fact you have preferred the Bank of England circulation, for which you are not responsible in any measure, but they are?—I do not know that that is exactly the case, but the Birmingham banking company were the first who commenced with the Bank of England, and we have been always desirous of continuing that connexion.

1164. Sir *Thomas Fremantle.*] The great difficulties arising from any change would be, that you would not receive the great assistance from the Bank of England you do, under the arrangement not issuing your own notes, if you were a bank issuing your own notes?—We should not; but if we were a bank issuing our own notes we should not require the Bank to discount for us, at least that is our opinion.

1165. Mr. *Attwood.*] You say that the company have a lien on the shares, does that

that lead to the practice of the shareholders in the bank obtaining advances by over-drawing their account?—Not with the Birmingham or Gloucestershire banks; certainly there is no stipulation of that nature. If an individual is known to have 100 shares in the banking company, they know there is no risk of advancing occasionally; but they do not make it a practice to advance on shares.

1166. Would not a proprietor think himself entitled to an advance in consequence of that?—Customers sufficiently in their confidence occasionally have an advance, whether they have shares or not.

1167. *Chairman.*] Do you think the practice of making advances on the shares of shareholders is a safe or a prudent one?—I do not think it is a principle to be held out.

1168. Is not the principle admitted in the covenant to which reference has been made?—There is a covenant that there shall be a lien upon them.

1169. Is not that an admission of the principle, that the shares are made available as securities for the purpose of obtaining accommodation?—They are available for that if accommodation is given, but there is no stipulation on behalf of the directors to make advances on those shares; if advances are made in any such way, the bank has a lien on the shares of such parties.

1170. Is not the practical result the same, that by your deed of settlement those shares are available as securities for advances; that by special contract between the parties those shares were pledged to the bank?—In one sense it would make it almost compulsory upon the bank to make the advance, and in the other it is optional.

1171. Without assuming it to be compulsory on the bank, but leaving it to the bank to exercise its own discretion, would that discretion, if wisely exercised, in your mind, lead to advances in the deposits of its own stock?—Not certainly to any extent, but occasionally it might do so with safety.

1172. You state that under the arrangement you have made with the Bank of England, and the mode in which your bank is conducted, you have been enabled to declare a satisfactory dividend to your proprietors; what have been the dividends you have declared?—In the Birmingham banking company, 10 per cent. on the paid-up capital from the day of commencing business.

1173. On the 50,000*l.*?—Yes.

1174. In what way are your annual accounts made up, and your balance struck before you declare that dividend?—The annual accounts are made up by the general manager, and submitted to the directors, who appoint three auditors to examine the accounts, which are signed, and allowance made for any debts which may be considered doubtful; so much allowance has been made, that every year we have had to write back a profit from loss account, the bank having received more than the amount at which they have estimated the debts.

1175. How are the auditors appointed; by what body?—By the directors.

1176. Are they appointed by the shareholders at large or the officers of the establishment?—Generally the officers of the establishment, who report to the shareholders at large, that the accounts have been audited by such and such individuals.

1177. But in no case are the dividends declared without writing off the amount of bad debts?—Anything which is considered doubtful is brought before the directors, and the amount is written off that they consider fully adequate to any loss which can arise.

1178. If you suppose the management of a bank, in which year after year dividends have been declared without writing off the amount of bad debts, should you consider that a just and equitable mode of conducting a banking establishment?—Certainly not; if there were any debts that were at all doubtful, an allowance ought to be made.

1179. Sir *Thomas Fremantle.*] What amount of net profit at the end of the year have you been in the habit of dividing among the proprietors?—It has been a little more than half.

1180. You have reserved half of the net profits for a contingent fund?—Yes, nearly so.

1181. Does that reserved fund form a part of the profits of the next year?—No, it is carried to what is called the guarantee fund; we had a guarantee fund at Birmingham at the end of last year of about 26,000*l.*, that is, rather more than 50*l.* per cent. on our capital.

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1182. *Chairman.*] Do you consider a guarantee fund to be an essential principle of a bank?—Yes.

1183. Is that provided for by your deed of settlement?—Yes.

1184. Do you think it ought to form part of every deed?—I think it ought.

1185. Are you aware that there is no provision by law which will enforce the insertion of such a provision in deeds of settlement?—No.

1186. Do not you think it desirable that such an alteration of the law should take place?—I do not know what the bearing of that might be, it might operate unfairly to the present shareholders if it was so settled.

1187. Do you think it essential to the safety of the bank, and the due conduct of those persons, that some guarantee should be provided?—I think it highly desirable.

1188. Sir *Thomas Fremantle.*] Take an unfortunate year that the net profits should not be sufficient to give a dividend of 10 per cent., should you think it right to make up the dividend of 10 per cent. out of the guarantee fund?—That would depend upon the amount of the deficiency, and the prospect for the future.

1189. Supposing there was a good prospect for the future, you would not think it unfair to draw on the guarantee fund?—That must be a matter of consideration with the directors at the time.

1190. *Chairman.*] Do not you consider it a fairer mode of proceeding on the part of the directors that the loss which occurred should rather fall on the dividend of the year than on the reserved fund of the bank?—Perhaps it may be, but that reserved guarantee is a guarantee fund to meet any extraordinary loss that may occur.

1191. Sir *Thomas Fremantle.*] Do you suppose the capital of your bank is fully adequate for all the ordinary purposes of the bank, and that it might be applicable to meeting any extraordinary losses?—Yes; but we have never, in any year, had losses to such an extent as not to leave us a profit.

1192. *Chairman.*] Do you consider the ultimate object of the guarantee fund to be a security for the protection of the public with the bank, or the keeping up a particular rate of dividend for the proprietors?—I consider both.

1193. Which is the primary and which is the secondary object?—The protection of the public certainly.

1194. Mr. *Pattison.*] Has that reserved capital arisen from the profit of the bank, or the sale of reserved shares?—It has arisen chiefly from the profit of the bank; in the Gloucestershire bank the premium on the sale of shares has been appropriated to other purposes.

1195. How has it been appropriated in the Birmingham bank?—It has been appropriated partly to the reserved fund and building the office.

1196. *Chairman.*] To what purpose has the premium on the shares been applied in the Gloucestershire company?—In the purchase of two banking concerns.

1197. Will you explain what you mean by the purchase of two banking concerns?—The buying up the goodwill of two private banks; the premium on the shares is not considered to form any part of the profits.

1198. Have you any objection to state what was made by the sale of reserved shares at Birmingham or Gloucester?—I cannot tell without reference.

1199. Mr. *Pattison.*] What is the paid-up capital of the Hampshire bank?—It is 5 *l.* a share; I do not recollect whether it is 6,000 or 8,000 shares.

1200. Have you retired entirely from the management of that?—I never had anything to do with the management otherwise than in the formation at first.

1201. *Chairman.*] Does the Gloucestershire bank invest any portion of its capital in mortgages of real property?—Not in mortgages; in temporary loans.

1202. Secured by deposits of deeds or other liens on the property?—Yes.

1203. Is that to a considerable extent?—No.

1204. Do you consider that it is expedient that banks should be enabled to establish any certain number of branches, however great their number, or however remote their distance from the central bank?—Certainly, I think not; I think it is attended with very great evil, and I should be very glad to see a check put to it.

1205. Are you aware of the establishments which have existed in some parts of England, which are called agencies?—Yes.

1206. Do you consider that those agencies are, in point of fact, equivalent to branches

branches in their effect on the general banking interest of the country?—That depends very much on circumstances; an agency may be established connected with some bank, to the great convenience of the district; for instance, a banker may attend at a market once a week, where there is not a sufficient business to pay for an establishment, and may be rendering great facilities by the transacting that banking business there.

1207. What notes are issued there?—The notes of the bank.

1208. Would not that in fact be a deviation from the existing law, which imposes on banks the necessity of providing for the payment of the notes issued in any particular place, and the further necessity of dating the notes at the place of issue?—It is considered to issue from the bank, otherwise than that the banker conveys it to a given point for the convenience of his customer, and takes back what he has to pay in.

1209. It having been the intention of the Legislature that no issue of paper should take place at any town unless the parties issuing such paper were responsible for the payment of those engagements at the place of issue, may not the policy of that law be altogether defeated if, under the guise of agencies, parties irresponsible for the local payment of those issues are permitted to make issues?—It certainly may; it is liable to that abuse.

1210. May not the chance of that abuse be much increased if the multiplication of agencies is allowed to go on without limit?—I think so.

1211. What would be the effect of the circulation of a certain district in respect of the exchanges between banker and banker, if the agents of a bank in Northumberland were allowed to make their issues in Cornwall, in competition with the notes issued by the banks in Cornwall and payable in the county of Cornwall?—In general it is more convenient to the banks to make the notes payable in London than in any country district; the notes payable in London the bankers can always negociate.

1212. The question alludes to bankers issuing notes not payable in London, but in another district?—I should say that is out of their district, and attended with great inconvenience.

1213. Would it be a legitimate mode of banking?—No.

1214. Would it not lead to great practical injustice to the banks in the district?—I think it would.

1215. Sir *Thomas Fremantle.*] How many branches are there of the Gloucestershire banking company?—They have one at Evesham, one at Tewkesbury, one at Stroud, and one at Cheltenham, and a sub-branch at Newnham.

1216. Have they any at other places?—No, they are put into the licence, but they have no other branches.

1217. They have no agencies at any other places?—At Alcester they have an agent on the market day.

1218. *Chairman.*] What control is there over the proceedings of that agent?—That agent is a very responsible person, formerly the proprietor of a bank carried on for his own benefit, but now merged in the concern of the Gloucestershire bank; they hesitated some time before they would have a bank so far off as Evesham, which is 22 miles from Gloucester; but considering their manager there a good banker and a very prudent man, they were reconciled to taking that with other establishments connected with the concern.

1219. Sir *Thomas Fremantle.*] Is there any difference in the notes issued at Gloucester and at the different branches?—Yes.

1220. Are the notes issued at all the branches made payable at those branches? They are.

1221. And in London?—Yes, and in London.

1222. But not at the head office or the other branches?—No, but they are indeed paid at any of the branches.

1223. Sir *Robert Peel.*] What do you consider the average annual expense of a branch?—It varies very much.

1224. There is the rent of the house and the salary of the clerk?—Yes, and the salary of the manager; it depends upon the manager and the business he has to transact.

1225. Does the salary of the manager vary?—Yes.

1226. Within what limits?—From 200 *l.* to 500 *l.* or 600 *l.*

1227. Sir *Thomas Fremantle.*] Do you trust a person with 200 *l.* a year with the management of a branch?—It depends upon the situation, and the party.

1228. Mr. *Pattison.*] Does he give any security?—Yes.

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1229. Sir *Robert Peel.*] What is the discretion he exercises as to discounting bills and making advances within the town?—A discretion is given to him; he reports to the parent bank once or twice a week any transactions.

1230. In the banks you have been speaking of, are parties allowed to overdraw their credit?—Yes, if they are parties we consider entitled to credit, to a small amount.

1231. Do you not limit the amount?—According to the person's station in life.

1232. If a person has a share in the bank, has he a greater facility afforded to him in overdrawing his account than another who has not?—No, it depends upon the estimation of the party.

1233. What interest does a person whose account is overdrawn pay?—Five per cent.

1234. What would he receive on a balance belonging to him in the hands of the bank?—Two and a half.

1235. Is that the maximum?—In some cases it has been a little more under special agreement.

1236. Is there a commission charged for discounting a bill?—Not always; it varies according to the district, the custom, and a variety of circumstances.

1237. When there is a commission what is it?—Sometimes a quarter per cent., sometimes an eighth; it varies according to circumstances and the value of money.

1238. Does the rate of interest vary?—Yes; for instance, if a banking company sends several thousand pounds for discount, we discount for them at the rate of the money market in London perhaps.

1239. Suppose there is a manager at a country town, is he allowed to exercise a discretion as to the rate of interest to be charged in discounting bills, or must he refer to the chief authority at the bank?—It depends upon the custom of the place; he would have instructions to discount at the usual rate of the place, accordingly as other banks were doing.

1240. Supposing a bank should have returned among its assets over-drawn accounts to the amount of 50,000 *l.*, what would that mean?—It would mean that they were debit balances, but those balances might be covered by securities.

1241. Should you consider that a legitimate asset, an over-drawn account?—I should consider that so far as the capital is paid up a bank would be justified in advancing.

1242. It might advance to the extent of money deposited, might it not?—No, because the deposits are always liable to be called for; but capital is not liable to be called for; it is under the control of the bank, therefore to the amount of its capital and guarantee fund it might go on advancing, but in case of a pressure the bank should provide for paying out the money deposited.

1243. What is the usual practice with respect to the receipt of money bearing interest; in case of the receipt of money do the banks undertake to pay drafts at sight?—They do; if it be a large sum we should expect, perhaps, some few days' notice to allow of a letter from London. London is the place on which we depend for getting money on bills converted; we send them up to London, and have the bank paper by return of post.

1244. If a party lodged 5,000 *l.* with you, bearing interest, you would not allow him to draw it out immediately?—We should say, as this is an interest account, to be employed as money, we should expect some notice, enabling us to convert the securities in which we employ it.

1245. How should you employ that money; in discounting bills?—Yes.

1246. Suppose he actually drew a draft, what should you do?—We should pay it.

1247. Here is a case of a bank with a capital of 50,000 *l.*, balance of accounts current due to the bank 111,606 *l.*?—That exceeds the capital, but it may be secured in a satisfactory manner. I consider it a safe rule for a bank to keep its advances within its subscribed capital; nothing can hurt a bank so constituted.

1248. Suppose you had a greater amount of capital applicable to the discount of bills, could it be employed?—Not at Gloucester, because we have now a large surplus which we employ in the foreign market, that is the London market, and elsewhere.

1249. Supposing you saw an opportunity of employing more capital on discount, should you forthwith take the necessary steps for requiring the payment up of shares?—If it would be for the advantage of the proprietors; if it was only a temporary

temporary thing, as we have a large surplus fund, we should employ it, and not call on the proprietors.

1250. In the Birmingham bank there are no notes issued?—No.

1251. The interest on deposits there is from two to three per cent.; under what circumstances is three per cent. paid?—Under a special agreement, where perhaps another banker may have offered that amount, and rather than let that go into our competitor's hands we have taken it.

1252. In that case should you require the party to keep it there any length of time?—We should require it to remain six months perhaps, and clog it with a notice; we should not willingly allow three per cent.; we should endeavour to clog it with some restriction to show it was not a general rule.

1253. The bank which allowed three per cent. indiscriminately on all balances could not conduct its affairs to a profit?—Many banks do that.

1254. Have you any suggestions to offer which in your opinion would afford security to the joint stock banks?—I would not allow them to extend too widely.

1255. Do you mean you would not allow them too many branches?—Not too great a circuit; I would confine them within a limited district of the parent bank.

1256. You would not impose a limitation on the number of branches, provided they were within a district of the parent bank?—No.

1257. Would you impose any limitation on the amount of shares, that they should not be under 50 *l.*?—Some regulation of that kind might be desirable.

1258. You do not think it would be desirable to fetter the discretion of the directors as to the proportion of shares they might require to be paid up, to provide that one half the nominal amount should be paid up?—If that was provided they must lessen the number of shares; the Birmingham banking company and the Gloucestershire banking company do not allow any person to hold less than five shares; they generally hold from 50 to 100; they must remodel their concerns, and reduce their 10,000 shares to 2,000.

1259. Do you think it would be wise to impose any obligation on joint stock banks to vest any certain portion of their capital in Exchequer bills or Government securities?—I think that would cripple their operations very much.

1260. Do you draw any distinction between banks of issue and banks of deposit; do you think that the public have a right or an interest to impose on banks of issue a restriction that they have not on banks of deposit?—I do not know that they have; a bank of deposit is also liable to be called upon suddenly as a bank of issue, unless there is a stipulation made that they shall not be.

1261. In one case they do not add to the circulating medium, in the other they do; they issue what is equivalent to coin in the one case and not in the other, for any banks of deposit and not of issue could only discharge their obligations in coin or Bank of England notes?—If they were banks of issue, they could only discharge their obligations in the same way; the Gloucestershire banking company, for instance, make use of their notes merely for the wants of the public, they do not take any means to extend the issue of their notes.

1262. There is a profit on the issue of their notes?—Yes.

1263. The bank which issues 100,000 *l.* of its own notes, must find in it a source of profit?—Yes, it is so in Gloucestershire, for they are issued in a district where they do not quickly return.

1264. Suppose their issues were carried to an excess, what would be the consequence?—They would return upon the bank, they treat their notes as they would a Bank of England note or gold; persons in trade in the country have their choice, whether to have bank paper or gold, or the Gloucestershire company's bank notes.

1265. In the Gloucestershire bank, where notes are issued from each branch, do they promise to pay in Bank of England notes or gold, at the branch or the parent bank?—Any note issued by the Gloucestershire bank is paid at any of its branches.

1266. Is the name of the town where it is issued upon the note?—Yes, the name of Tewkesbury is on the note, and Cheltenham, and so on.

1267. Is the Cheltenham branch bound to give Bank of England notes or gold for the note of another branch?—I do not suppose they are bound by law, but they always do it.

1268. What are the words on the face of the note?—We promise to pay here on demand, or in London we have an account with Jones, Loyd & Co., and Williams, Deacon & Co.

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1269. Is there a stock of gold at each branch?—Yes, to answer any demands that may be made for gold.

1270. Mr. *Clay.*] Have you any proportion you adhere to between gold and Bank of England notes?—No, we have no particular proportion.

1271. Sir *John Wrottesley.*] You of course take care to have so much Bank of England paper or gold as is likely to be required?—Yes, according to our demand, we make no distinction between gold and Bank of England notes; we issue what the parties require; gold frequently accumulates with us.

1272. Mr. *Clay.*] Speaking of the amount you think it necessary to keep in hand, do you bear in mind what is gold and what is Bank of England paper?—No, we keep more gold than Bank of England paper.

1273. *Chairman.*] Under the law as it stands, Bank of England paper being a legal tender in exchange for your engagements, have you any inducement to keep gold in preference to Bank of England paper, except from the additional accommodation which it affords in consequence of there being no bank note under the value of 5 *l.*?—We keep gold more for the accommodation of the parties.

1274. It costs you no more to keep gold in your coffers than Bank of England notes?—No.

1275. Sir *Robert Peel.*] Would it cost you no more to keep 1,000 *l.* in sovereigns for a year than Bank of England notes?—I do not think it would, we get an excess of gold at Gloucester.

1276. Should you not charge interest on 1,000 *l.* in sovereigns kept in the bank; how much loss should you consider it?—We should consider what we were making of money; if we were making three per cent., we should consider there was a loss of three per cent.

1277. There is no case in which you make so little as three per cent., is there?—Yes, frequently we get bills from London at three per cent.

1278. When you charge a commission of a quarter per cent. what is the interest?—We do not charge a commission of a quarter per cent. for discounting, unless it is small bills.

1279. Where a party paid in 1,000 *l.*, and desired a corresponding credit in London, what would be the charge in Birmingham?—I believe we should do it at half-a-crown; the Bank of England would do it at that sum, and we must do the same; we have no desire to reduce banking charges.

1280. Would you do it for any person, or only a customer?—For any person.

1281. Sir *Thomas Fremantle.*] In those transactions which the Bank of England has with its branches, the commission would be much higher, would it not?—I do not know; that would depend on circumstances; it depends upon the competition; the competition in banking now is very great.

1282. Sir *John Wrottesley.*] That governs the commission you charge, and the interest you charge?—Yes; we endeavour to retain our business if we can for some profit safely.

1283. *Chairman.*] You have been asked with regard to any alterations of the law which in your mind might contribute to the safety of joint stock banks; have you turned your attention to what might be the effect of the publicity of the accounts of country banks?—I think the difficulty is to get banks to make those returns so that they may be understood, for they may return a large annual balance, but that does not show the character of the bills.

1284. With respect to the amount of circulation, do you not think that is matter of public concernment which it is desirable to have known?—Yes, that is known now.

1285. The total amount is known, but not the amount of each bank?—That is returned to the Stamp-office.

1286. Those are confidential accounts; should you see any difficulty in giving those returns to the public?—No.

1287. Do you think that it would be desirable to the existing banks to know a little more than they now do of the operations of other banks, more especially as relates to the issue of promissory notes payable on demand?—I do not know what to say to that question, because it would be exposing a bank to its competitors.

1288. The question refers to the giving to the public generally that account which is now furnished to the Stamp-office, of the amount of circulation of every bank; do you not consider that it would be of considerable importance to the existing banks to watch the progress of the circulation of other banks within their district?—

district?—I do not know whether that would be any advantage, nor do I see that it would be any disadvantage.

1289. The amount of paid-up capital being notorious, and the amount of nominal capital being also notorious, is it not important that the progress of the circulation issued by each of those banks should from time to time be made known?—I think it might, I see no objection to it.

1290. Sir *John Wrottesley.*] Is not the circulation of any private banker tolerably known to the bankers in his own district with whom he exchanges?—I do not see what means they can have of knowing precisely; they can make a guess.

1291. Sir *James Graham.*] For the security of your banking operations, would you like to know a little more accurately in point of time, what is the state of the assets and liabilities of the Bank of England?—No, I should think not; I do not know that that concerns us much.

1292. You do not think that would concern you in your business as a banker?—No.

1293. Mr. *Pattison.*] Do you ever watch the publication at all?—No, I see it in the papers.

1294. Sir *James Graham.*] You do not regard it at all?—No.

1295. You do not consider it any index by which a public bank or a joint stock bank may safely extend its operations?—I think they may learn whether the Bank of England is going to contract its issue, and may take their measures accordingly.

1296. As the publication now takes place, do you pay any attention to it?—We have never paid any attention to it.

1297. Do you consider it of any use in its present state?—It may be useful to some parties.

1298. Do you know as it is now published, until the operation has taken place for some time, what is going on with regard to the expansion or contraction of the currency?—No.

1299. *Chairman.*] If you saw upon a series of returns from the Bank of England, that the amount of bullion had been gradually lessening, and that there was a drain upon the resources of the Bank of England, do you conceive that that would be a matter to which it would be your duty to give attention as a practical banker in the country?—We have not the charge of providing bullion to pay our notes, that charge rests with the Bank of England to provide bullion.

1300. Do you consider it perfectly immaterial to you, as the contraction or expansion of the currency must affect every banker, whether there is a demand for bullion on this country or not?—Our currency is provided by the bank; we do not do anything to contract it or otherwise; it is not our discount that increases the currency, it is the wants of the country.

1301. Do you consider the knowledge of exchanges of this country wholly immaterial in regulating the concerns of joint stock banks, you having stated your connexion with three considerable joint stock banks?—I do not say that it is wholly indifferent.

1302. In what way would it guide you in your operations?—If we saw an indication of money being scarce, instead of taking three months' bills we should require them from the brokers at shorter dates, and increase our cash in hand.

1303. You would consider an unfavourable rate of exchange, and a lessening of bullion in the hands of the bank, to be a warning to you, as a country banker, to be more guarded in your transactions?—Yes.

1304. Is not that information communicated now by the account furnished by the Bank of England?—It is; but we do not know from those accounts the distinction between silver and gold; and we do not know what part is in sovereigns and negociable, and what is not.

1305. If you saw that on the whole, under the head of bullion, there was a gradual increase or a gradual decrease, comparing that with the state of the foreign exchanges, would it not lead to the inevitable inference that there was an increase or decrease of gold in the hands of the bank?—It would not; I do not know that it affects a country bank much.

1306. Does not the state of exchanges, and the amount of gold in the hands of the Bank of England, affect the country banks of this country?—I do not think it does in general; I think it only operates with a very few banking companies.

1307. Then in proportion as the banks are larger, in that proportion is it more important for them to be guided in their operations?—Certainly; the larger their

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obligations the more important; where a bank's operations are confined very much within itself, it is not so important.

1308. Taking the whole banking interest of the country, would the effect on the circulation be much the same if a hundred banks have a given amount in circulation, or that was put out by one single bank?—Yes, the circulation of country banks depends in some degree upon the prices; where prices are high the circulation is larger, where prices are low the circulation is smaller, for it takes a larger amount to represent it.

1309. Is not the effect on the circulation the same whether a hundred banks put out 1,000 *l.* each, or 1,000 banks put out 100 *l.* each?—Yes.

1310. Sir *James Graham.*] If this publication of the Bank is to be a guide to you, it is most important it should be a true and accurate guide at the time you make your decision?—Yes.

1311. In the mode in which the Bank publish their account, it shows that their bullion is diminishing, but before they obtain a sight of it the exchanges have turned, and the bullion has returned; would not that give to the country bankers a false idea?—I do not think that it has much effect on country banks; they look to what their demands are likely to be, and regulate accordingly.

Veneris, 24° die Junii, 1836.

MEMBERS PRESENT.

The Right Hon. the Chancellor of the Exchequer.	Mr. J. A. Smith.
Mr. Clay.	Sir John Wrottesley.
Mr. Loch.	Sir Robert Peel.
Mr. Strutt.	Mr. F. T. Baring.
Sir Thomas Fremantle.	Sir James Graham.
Mr. Morrison.	Mr. Pattison.

THE RIGHT HON. THE CHANCELLOR OF THE EXCHEQUER, IN THE CHAIR.

Vincent Stuckey, Esq. called in; and Examined.

V. Stuckey, Esq.

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1312. *Chairman.*] YOU are connected with a banking company which trades under the title of the Somersetshire Banking Company?—I am.

1313. That was one of the first banks established under the Act of the 7th of George the 4th, was it not?—I think it was one of the very first. We did it as soon as we could make our arrangements under the new Act.

1314. You have carried on business under that firm ever since?—Yes, having been bankers in the county for nearly a century.

1315. The existing banking company is in fact an extension of a previously-existing private bank?—Yes, the private bank consisted of about eight partners; we have now extended them to nearly 40 shareholders, and are still increasing.

1316. You have turned your attention generally to the principles on which joint stock banks are managed, and to the law under which they are conducted?—Very much.

1317. Do you consider that that law might, advantageously to the public interest, be amended in any and what respect?—I think it might.

1318. Have the goodness to state what amendments that law, in your judgment, requires?—I think no share should be less than 100 *l.* nominal value, with at least 25 per cent. paid up upon it.

1319. What is your reason for making that suggestion?—I think it would get banking into what I call respectable hands, and prevent speculation in a great measure.

1320. When you state that you consider it would prevent speculation, do you mean thereby that it would prevent speculation in shares, or prevent speculation in trade

trade generally?—I think it would tend to both; but more particularly speculation in shares.

1321. Do you consider that its tendency would be to make the stock of banking companies sought for as a matter of permanent investment, rather than as matter of mere speculation on the possible rise of shares?—I think it would be sought for as permanent investment.

1322. Does that appear to you to be a result advantageous to the public interest and advantageous to the banks themselves?—Very much so in both cases.

1323. You have stated your opinion that it would be desirable that the minimum value of shares should be 100 *l.*, but you have added also you conceive 25 *l.* per cent. should be paid up; upon what grounds is your second recommendation given?—Merely as before, to keep banking in respectable hands, that there should not be people become shareholders who could not put down 25 *l.*

1324. Do you conceive it is advisable that the amount of 25 per cent. on each share should be paid up before the bank commences its operations and enters into engagements with the public?—I think before they are permitted to issue any cash notes, it should be paid up; another suggestion I would make is, that no bank should have an agency or a branch beyond a certain distance from the parent bank.

1325. Will you confine your observations first to the branch, and state what limitations you consider it might be expedient to place either on the number of branches, or the distance of those branches from the central bank?—I would have no branch more than about 50 miles from the parent bank, or, if possible, I would confine the operations of the company to one county, if that county were tolerably large, or if not, to two.

1326. What is your reason for that recommendation?—The parties who would most likely be managing that bank, would be residing in that county, and therefore would have an opportunity of seeing the operations of that bank going on every day.

1327. Do you conceive a central bank can exercise as effective a check and control over the operations of a branch, more particularly if that branch is distant, as it can exercise over the transactions of the central bank?—No, I do not think it could if it is at a considerable distance, certainly not.

1328. Is the risk to the bank and the risk to the public augmented in proportion as the means of check and control may be diminished on the part of the central bank?—I should think very materially so.

1329. You have used the word agency; in what respect do you consider an agency to differ from a branch?—An agent is a person who lives in a town, who is probably a shopkeeper, and issues the notes where there is not a clerk; a branch is distinguished by having an officer of its own.

1330. Do you not conceive the risk of banking transactions is greater if carried on through the means of agency, than through the means of an established branch?—Yes, it may be more so; but we have our agencies very much under control by having them within a limited distance.

1331. What notes are issued at your branches?—At each branch we issue notes payable in London and at the place where they are issued.

1332. Do they bear the date of the place at which they are issued?—Yes, they do, and if the agency is within seven or eight miles of this branch, the agent issues them dated from the place where the branch is situated; for instance, here is a note dated Langport, where we have an establishment, and within seven or eight miles we have an agency; such has been the competition in banking, that many of the joint stocks are going into places where we never contemplated going, and our friends say, "If you do not come there, you will lose business."

1333. Where agencies are established, are the Committee to understand that the notes issued by those agents are the notes of the nearest branch at which they carry on their business?—Exactly so.

1334. Then the agents do not issue notes payable at the place where those agencies are established, and where the issue takes place?—No; but at the nearest branch.

1335. Do you not conceive that that system of banking is in itself open to some objection, namely, the issue of notes not payable on demand at the place of issue, but at other places?—It has always been our practice to pay them where issued, if demanded.

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1336. Supposing the principle to be admitted, would it not lead to this result, that banks might establish agencies and issue notes, payable at very distant parts?—That bank would, I think, soon lose its credit. I never knew it done in England.

1337. Were such a course resorted to, would it not lead to considerable inconvenience?—Undoubtedly it would; but it would not answer to have notes made for very inconsiderable places.

1338. Are there any other suggestions which you are prepared to make?—I have written a short pamphlet lately on the subject. My first suggestion is the 100 *l.* shares; the next is, that the branches should be within a limited distance of the district or mother bank; and a third, that every bank should occasionally publish its assets and liabilities. I have stated every six months, on the principle that the Bank of England publish theirs.

1339. Is the account you would suggest as being that which banks ought to be called upon to render, the same form of account which is rendered now by the Bank of England?—Yes, very much the same. I should not make it up exactly in the way in which the questions have been asked in the circular of this Honourable Committee; and it should be, perhaps, a little more diffuse than that of the Bank of England.

1340. Have the goodness to state a little more distinctly the form of account which you consider it might be for the public interest to require?—Liabilities, circulation, including cash, notes, and bank post-bills, deposits, including money at interest, payable on demand, and on current accounts; in short, to include all that a banker owes; then the assets, cash and bank-notes, Government securities, bills of exchange, and other securities available. Those, I think, would be sufficient to publish.

1341. Do you not conceive that in that last item it might be very desirable to separate any advances which were made of a permanent nature, such as mortgages, from securities that might be held as available at a short notice?—Perhaps it might.

1342. Supposing a banker should advance money on mortgage in preference to available securities, would it not be desirable that the account required to be rendered should specify that?—Undoubtedly; but provincial bankers do not generally advance money on mortgage, at least we do not, but we endeavour to keep all our resources available.

1343. You do not consider that any injustice or inconvenience would be produced as affecting banking operations, if an account of that description were required to be rendered by a bank?—I should think, after a time, it would not. On the other hand, I think that it would have tended to great good if it had been done long before.

1344. What would be the beneficial consequence in your mind of requiring such an account?—It would keep banks from going into improper speculations; if this had been the law 40 years ago, I would submit whether banks would have got into the difficulties they have done, if they had known that they must publish their accounts every half year, upon the principle of the returns of the cash-note circulation to the Stamp-office. It is not that a banker may not make up an improper account; but the great principle is, that it very much tends to prevent their getting into improper banking and difficulties. There was a bank in the west of England, with a circulation of near 50,000 *l.*; it stopped payment many years ago, and has not paid more than 6 *d.* in the pound. This, in my judgment, could not have gone on to such a disastrous state if that bank had been called on to publish periodically its liabilities and assets. But I admit it is not a perfect system, but an improvement.

1345. Sir *John Wrottesley.*] Would you not add the amount of capital paid up to your assets?—I see no objection; but some years ago it was the plan with many to carry on banks without capital; indeed, in some cases they did not want it; they had a business of deposit and of circulation, which gave them a capital as much as they required without employing their own; and it is better to have available resources than a locked up capital.

1346. Sir *Robert Peel.*] Here is a bank, the amount of the nominal capital of which

which is 500,000 *l.*, the number of shares is 50,000, at 10 *l.* each; the number of shares issued is 32,500, and the amount of paid-up capital 325,000 *l.*, that is to say, the whole amount of nominal capital has been paid up on the shares sold; why should you prefer a bank, the shares of which are 100 *l.*, requiring 25 per cent. upon the nominal capital to be paid up, to a bank which has 10 *l.* shares but requires the whole to be paid up?—Because there would be a less numerous party engaged in the company; and I think on all systems of banking it is better to have a less numerous party, consisting of respectable persons, than to have a very numerous proprietary of small shareholders; but in each case the public are safe.

1347. Should you prefer a bank with nominal shares of 100 *l.*, and 25 *l.* paid up, to shares of 25 *l.*, with the whole paid up?—Yes, for I think the 100 *l.* share would make it more respectable; and by having the power to make further calls, and be enabled to add to the capital in case of necessity, in point of fact it might be considered as a reserved capital.

1348. In your account it is stated "all other securities not included in the above, namely, notes of hand, bonds, &c. tangible;" do you think a publication of that kind does, in point of fact, give any useful information to a person who is a stranger; does not the confidence attached to that bank depend upon the knowledge of the character and solvency of the partners in it?—Yes, but I think that would be increased by publicity, and, as I have before stated, I would make the account more diffuse.

1349. Suppose the securities were not very valid ones?—Then they ought not to be included; still I think a publication would satisfy a great part of the public that the bank was going on properly, and the very publication would make the bank look with attention to their securities.

1350.—

1351.—

1352.—

1353.—

1354. Supposing this publication took place under the provisions of an Act of Parliament, would not a kind of tacit guarantee be given to those banks which under the Act of Parliament published this account?—Yes.

1355. It would appear as if it were an account with the sanction of the Legislature?—Yes, in some degree it would.

1356. Would it not be of peculiar importance that if an account was published under the authority of the law, that account should be fully sufficient for its purpose; would it not be just to those banks which were really solvent that the information required should enable the public to distinguish those which were secure from those which were insecure?—Of course that would be the great object of the publication.

1357. In the account you have rendered there is, "Cash in coin and Bank of England notes and other cash notes;" will you have the goodness to point out what is the meaning of "other cash notes?"—The cash notes of the neighbouring banks as well as Bank of England.

1358. They do not all stand on exactly the same footing, as that must depend on the solvency of the bank?—Yes, but we send the country notes away; perhaps they are not kept two or three days.

1359. Do you not think that other cash notes ought to be entered under a separate head?—Yes. We answered the questions as they were put in the circular, but in making up the account we should state particulars.

1360. Do you think any bank could object to having that distinction made?—No, not the least.

1361. Under the head of stock you have first, "Government stock, Exchequer bills, Bank of England stock, India stock or bonds;" there can be no doubt as to those?—No.

1362. The second is, "All other stock and shares in public companies, distinguishing the amount (if any) of its own shares, or stock held by the bank itself or in trust for the bank?"—That is nil as far as we are concerned; we never advance on shares, nor do we hold any stock of the description mentioned.

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1363. What is the exact meaning of the account with respect to the over-due bills of exchange?—A bill which is not paid at the day, perhaps it is taken up in a week or a fortnight; every bank has some of those.

1364. Out of that 3,300 *l.* which you have, what amount should you consider bad?—I should think not 500 *l.*

1365.—

1366. Then comes the last item, "All other securities, not included as above;" what are the different heads into which you would divide that one general head, in order to give the public as full an account of the state of a bank as could be given, without prying too much into the mode of conducting its affairs, and without overloading the public with unnecessary intelligence, and therefore inducing them to disregard it altogether, from its apparent complexity?—In the manner I have answered in the previous questions.

1367. What are "notes of hand"?—Notes of hand of a variety of parties, such as the agriculturists, tradesmen and merchants.

1368. What is the operation by which you lend a farmer 100 *l.*?—If he comes and asks for 100 *l.*, if we know him to be an honest man, we lend it him on the security of himself and one other, unless he brings with him his title deed of his house, or his orchard, or whatever it may be. He generally comes in the winter and takes back his title deeds.

1369. In general you require another signature?—In general we require two signatures, but the practice of late has been more to deposit some security; we lend without any security when we know the man to be an honest and industrious one.

1370. For what time do you advance it?—For three or four months; we begin at two months, but extend it to four.

1371. It is in fact a cash credit?—Yes, on the plan of the cash credit in Scotland; within these few years almost all the farmers have begun to keep accounts with a bank, and I will state a conversation which took place in our bank the other day. A farmer had an account with us; he came to town and sold his oxen for 400 *l.* in Smithfield; that was paid in on the Monday. I happened to be at the bank; he came to me on the Tuesday, (this was in Somersetshire); he said, "To-morrow is my rent-day; you have 400 *l.* of mine paid to you yesterday. I owe 400 *l.*; I should like to pay the whole, but it is Exeter fair to-morrow, and I want 200 *l.* to purchase more oxen; will you lend it me?" I did, and I wrote upon the cheque "This will be honoured when presented." He went and paid his rent with the 400 *l.*, went to Exeter fair and returned the same day; there was his whole rent paid, his stock replaced, and no actual money passed at all but the money paid originally in London; all done by transfer; the cheque for the rent was paid to a gentleman who kept cash with us.

1372. What rate of interest did you charge him for the advance —At the rate of five per cent. per annum.

1373. No commission?—No.

1374. What is meant by "bonds"?—From gentlemen and others. It frequently happens that noblemen or gentlemen borrow on bond; if a gentleman is going to buy an estate and says, "I have to pay 10,000 *l.*; I have 6,000 *l.*; will you lend me 4,000 *l.*?" and we do that if we know the parties.

1375. You mean on mortgage?—No, not on mortgage; on a mere deposit of the title deeds, being a temporary advance.

1376. Do you conceive that any valid objection could be stated by a bank to rendering that account of all other securities, under the following heads: first, amount of money lent on mortgage; secondly, on notes of hand; thirdly, on bonds; fourthly, on title deeds, or other securities of a similar description?—Not the least.

1377. Would not that be necessary, in order to enable the public to form a correct estimate?—I think it would be much more satisfactory to the public to have it in the way suggested. We followed the plan adopted by the Bank of England; I think the more you enter into particulars the better; but I fear there will be great difficulties in doing it; but what has been suggested may do much good.

1378. Sir

1378. Sir *Thomas Fremantle.*] Is the amount of overdrawn accounts included in the head of other securities?—Yes.

1379. Is that a very considerable item?—We endeavour to keep it down.

1380. Your transaction with the farmers would appear in this account?—Yes.

1381. Sir *James Graham.*] What interest do you charge on an overdrawn account?—That depends upon the agreement with the party; sometimes four, sometimes five per cent.

1382. Never less than four?—Very seldom.

1383. Sir *Robert Peel.*] How long has it been the habit for the country or joint banks to issue bank post-bills?—It is their own post-bills; if we draw a bill at a short date, it is called a post-bill.

1384. *Chairman.*] Are those drawn specifically for the purposes of remittance?—Yes; but we frequently order money to be paid in London at the request and on the application of the parties, at our London agents.

1385. Is that transaction subject to a stamp?—No; it economizes circulation, and is advantageous to the public in many ways; and it would in my judgment be impolitic to impose duties on such transactions.

1386. Sir *James Graham.*] What should you charge them for payment in London?—A very small commission, about one-eighth per cent.

1387. Sir *Robert Peel.*] Supposing one of your customers who had 1,000*l.* lodged in your bank, and wished to make his payment in London, was in London, in what mode would he make his payment?—We should authorize him to receive it through our London agents.

1388. Can he do that by cheque upon you without being subject to the stamp duty?—No, his cheque would be on the London bankers, on our account.

1389. Is not that a violation of the Stamp Act?—No.

1390. Mr. *Morrison.*] A gentleman being in London, could direct you to give any person credit for the amount?—Yes.

1391. Sir *James Graham.*] You say that the Provincial Bank of Ireland have been driven from large shares to small ones; what is the occasion of that?—There has been a meeting within the last few days, with Mr. Dawson in the chair; from what passed, the real necessity appears to be, that the O'Connell Bank, as it is called, are issuing small shares, and in order to compete with them, the Provincial Bank are obliged to have small shares also.

1392. Does any necessity exist in the impossibility of banks with large shares competing with banks with small shares?—It appears so, particularly in Ireland.

1393. If banks with small shares increase here, you think it will be impossible for the banks with large shares to compete with them?—I think it may be so, unless some legislative provision is made.

1394. Do you see any distinction between private banks consisting of less than six partners, or of six partners, and banks consisting of a smaller number than six partners, in respect of the necessity of furnishing accounts?—I should make all banks of issue do it.

1395. If joint stock banks of issue should be compelled by law to publish their accounts, on what principle can banks of less than six partners, also banks of issue, resist the doing that?—I can see no reason at all.

1396. The object of publication is, that those who issue money which circulates freely as the King's coin, should make a public declaration of their solvency?—Yes, if that had been done heretofore, the mischief I have pointed out could not have happened.

1397. If that is sound, it applies to all banks of issue?—Undoubtedly.

1398. That being a principle applicable to banks of issue, do you think the same principle applies to banks of deposit only?—I do not, and I will take the liberty of stating that several gentlemen were a little indignant because the Committee required a return of them when they did not issue paper.

1399. In your opinion there is a broad distinction between banks issuing paper and banks of deposit?—Yes; I think those issuing paper take upon themselves that which belongs of right to the King; that they ought to convince the public that when they issue promises, they have some means of performing them; that has been my principle for many years, and was Mr. Huskisson's.

V. Stuckey, Esq.

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1400. Do you not think the question as to banks of issue, is somewhat varied since the suppression of one-pound notes?—Yes; but still the principle applies, whether it is one pound or five.

1401. It is now a note promising to pay in coin when demanded, and does not supply the place of 20*s.* as a 20*s.* note used to do?—No; the country has now a circulation of sovereigns and silver, and I think the circulation on the whole is in a wholesome state; it appears to me we have about 20 millions of sovereigns, 10 millions of silver, 19 millions of Bank of England paper, and 11 millions of joint stock banks and private banks.

1402. Do you, in regulating your issues, attend to the state of the exchanges?—Yes, always at every quarterly meeting the first thing entered is the price of the precious metals, and the exchanges of Paris and Hamburgh, as I conceive those are the principles on which the circulation of the Bank of England is arranged.

1403. At your meeting that question is always entertained in reference to your own circulation?—Always, because if the Bank of England draw in, the well-regulated banks must be on the alert.

1404. Do you attend to the periodical publications of the Bank of England with respect to their assets and their liabilities?—Very much so; from the very first day they were published till the present day, I have every particular in our account-book, as well as the circular of private and joint stock banks.

1405. Do those accounts furnish the precise information you feel necessary for the exercise of a sound judgment?—As far as the Bank of England goes it does, but it might be a little extended for joint stocks and private banks.

1406. It does not give you precise information when the precious metals are flowing into or flowing out of the coffers of the Bank of England, at the time you are making your issues?—It shows what they have in store, and on looking at the exchanges and the price of the precious metals, you have all necessary information.

1407. It shows what they had some time before?—Yes.

1408. You attend more to exchanges than to that amount?—I look at the Bank account, and consider they are acting on the right principle. It appears to have been done very lately; they have touched the string, and made money scarce.

1409. From the manner in which the accounts are furnished, should it not appear that gold were drawn from their coffers at the period at which the publication takes place, and would not that statement, in reference to a time which is past, lead to a false impression?—I do not think it would.

1410. The account published by the Bank furnishes sufficient information, in your opinion, to guide the discretion and conduct of banking affairs?—Yes, I think so; if we see that the exchanges are against us, we act accordingly; we observe that something is wrong, and that at once renders us doubly prudent.

1411. For the management of your affairs with reference to the exchanges, and the amount of precious metal in the coffers of the Bank, you require no more information than you have?—I do not.

1412. Sir *Robert Peel.*] Supposing in the place of "all other securities" you substituted a return of this kind, do you think it would be full and complete in the first instance; and secondly, do you think that any bank could reasonably object to the publication: first, of promissory-notes payable on demand; secondly, advances made by the Bank, to be distinguished under certain heads: first, the advances made on mortgages or equitable mortgage; secondly, on notes of hand; thirdly, on bills or investments in London, payable on demand; third, balance of accounts current due to the Bank; fourthly, the Bank promises and so on, and any other security, such as freehold property, not included in the above, and the amount of that. Could any bank reasonably object to that?—I think certainly not.

1413. Would that afford the public a tolerably clear insight into their affairs?—I think so, if it was made up by the accountant-general, and countersigned by the chairman, that would be an accurate and satisfactory account.

1414. Sir *James Graham.*] Have you understood that the Bank of England has advanced to joint stock banks money at three per cent. to a considerable extent?—I have.

1415. Do you consider that, in reference to the monetary transactions of the country,

country, a prudent transaction?—I take the liberty of saying I do not think it is, and as a proprietor of Bank stock, I have so stated to some of the directors.

1416. Is not that a measure very stimulating to imprudent speculation?—I think so; but I wish to give my opinion on this point with considerable doubt, as the directors of the Bank of England have much better opportunities of judging than I can have.

1417. If the money be advanced at three per cent., to render it a profitable transaction some interest must be made of this money in their hands, which could be created only by rash speculation?—We have had nothing of this kind in the West of England, but it was stated in a public discussion, by a gentleman from the north, that if there was any mischief likely to result from the joint stock banks, it might arise from those banks which had borrowed from the Bank of England, and having their cash at less than the market rate of interest, they had been induced to lend it again improperly in Lancashire.

1418. In your opinion, is as much danger to be apprehended from such advances at three per cent. on the part of the Bank of England, as from over-issues of joint stock banks?—Yes, perhaps some banks do issue cash-paper improvidently, but they are kept in check by being liable to pay their cash-notes on demand in gold.

1419.—

1420.—

1421. *Chairman.*] You suggested publicity as desirable to be imposed on banks of issue; if there be a danger connected with banks not issuing their own paper, but issuing the paper of the Bank of England, do you not consider that it would be desirable to obtain from them the same publication of their transactions which is required from banks issuing their own paper?—Yes, but it might be cured in another way, by the Bank of England conforming to the market rate of interest.

1422. But assuming that the Bank of England, in the exercise of its discretion, advances its capital at a lower rate of interest, and in your judgment those transactions may, by possibility, lead to as great inconvenience as in the case of banks issuing their own paper, is it not as necessary to apply a test of publicity in the one case as in the other?—Under those circumstances it certainly appears so, but this applies more to the north of England than to the west.

1423. Mr. *Clay.*] You state that you think a branch should not be more than 50 miles from the parent establishment; why do you fix on that precise distance?—I took our own county most in my view; all I mean is, that there should be county or district banks.

1424. What is your object for this?—That they may have the whole business quite under their eye; I defy any persons who have banks in every county in England, or in many counties, to have the whole of its concerns under their own proper vigilance.

1425. Do you mean to say that the transactions of each day should at the termination of the day be transmitted to the parent bank?—No; I will suppose a banking company situate in London, having branches in Warwickshire, Lincolnshire and Devonshire; it is impossible that all of them can communicate with each other in a few hours; but that may be done in the same county, and within fifty miles, in a very short time.

1426. You think they should be within the reach of a few hours' communication with the parent bank?—Yes, on various accounts.

1427. Subject to occasional inspection?—Yes, with occasional inspection.

1428. You think that danger increases with the increased distance from the parent bank?—Decidedly so.

1429. You state that an agency differs from a branch, inasmuch as there is no office?—No office belonging to the bank. The agent has probably an office of his own; he has very likely also the power of accepting a draft, or ordering a draft to be paid in London.

1430. Has he the power of discounting a bill?—Yes, they discount frequently; but it is looked at by the director of the district.

1431. Then the difference consists more in the magnitude of the transactions

than in anything else?—Yes, it does in some measure; but all agencies and branches ought to be constantly investigated.

1432. In looking through your account, it appears that you have in Government stock, Exchequer bills, Bank of England stock, &c., to the amount of 216,000 *l.*?—That was the sum then.

1433. It appears also you have no bills bearing the endorsement or guaranteed by the bank?—No, except in our own possession.

1434. It has not been your practice to re-discount at all?—We never re-discount a bill.

1435. Is it your opinion that the principle of re-discount, carried to any extent, is subject to danger?—I think it is if it is carried to a great extent.

1436. Will you explain why it is dangerous?—I think it is dangerous for a bank always to depend for its resources on re-discounting. I have known more than one period when they could not discount at all for three or four days; in 1825, in the panic, it was so. I have known other periods of great difficulty. Therefore a bank should not depend alone on re-discounting; at the same time a good bank and a strong bank may have occasion to re-discount, and may find it a convenient mode of raising money; and in the north it is much more the practice than in the west of England.

1437. Supposing you should find an opportunity of investing money in good bills in your neighbourhood, you would think it better to enlarge the capital of your bank than to re-discount?—Yes, I should.

1438. You consider that safer, perhaps?—I do. I should be exceedingly sorry to conduct a bank depending for its resources on re-discounting alone.

1439. Do you not conceive it matter of great inconvenience to the neighbourhood that the bank should alter greatly from time to time the extent of accommodation it affords?—Yes, very great inconvenience.

1440. Is it not necessary, where a bank depends upon the London market for its resources?—I think it is, particularly if it depends alone on re-discounting.

1441. Inasmuch as when the market is in a state which renders it difficult to discount, a bank which has not resources of its own must contract its operations?—Yes; I have said before, that a bank which depends on re-discounting must be subject to those difficulties.

1442. Do you not conceive that a bank, in the process of discounting and re-discounting, if carried to a very great extent, and also if to that be added making advances on overdrawn accounts, even without issuing promissory notes, may run into very dangerous engagements?—I do, for the reasons before stated.

1443. That danger would be increased if they issued notes; but without issuing promissory notes it is quite conceivable that, by other means, they might engage in a system of very great extension of credit, and therefore be liable to very great danger?—I think so.

1444.—

1445. You would not consider it a safe state of any bank, having large liabilities, to be wholly without Government stock or Exchequer bills?—I should not.

1446. In 1833, in giving evidence before the Bank Committee, you expressed an opinion that charters of limited liability would tend to produce banks of greater respectability and solidity?—I did at that period.

1447. Have you seen any reason to alter that opinion?—No, I have not seen any very material reason; and I still think it would produce very respectable banks. It may, perhaps, be less necessary now, for I have seen men of very large property since that join banks, which was not the case in 1833.

1448. Do you think the fear which deterred persons then from joining banks of unlimited liability is very much diminished?—I think it is.

1449. In so far, your reason for forming your opinion is lessened?—Yes; banking was at that time blown on, if I may use the expression; but that is not so now; a gentleman has stated that the shareholders in a joint stock bank in the north was worth very large sums indeed.

1450. Is it not matter within your knowledge that persons of great wealth and respectability would join joint stock banks of limited liability, which they would not even now join with unlimited liability?—That is certainly within my knowledge.

1451. Is it not most important that the shares of those banks should be held by respectable persons in the nature of investment?—Yes, that is what we have endeavoured to do in our bank. We have none but respectable shareholders, and the private property of the shareholders amounts now to upwards of half a million sterling, exclusive of their paid up capital, so that the public are, in all respects, quite safe.

1452. Do you not believe that the tendency of rich men to enter into such concerns would be increased by the knowledge that their whole fortunes were not liable?—I think it would.

1453. Is not the very best security for the good conduct of a bank the respectability and wealth of the proprietors?—Certainly.

1454. Is not any measure which tends decidedly to prevent this a most important provision in regard to banks?—I think it is.

1455. Are you aware of any objections which can be stated to giving to banks a limited liability if that is connected with a paid-up capital?—There are objections, because I have seen and heard the subject debated in Parliament.

1456. What are the objections in your opinion?—They say it is contrary to the laws of this country altogether; but I believe it is the case in France.

1457. You are now stating what is the existing law; but, setting aside the existing law, what are the other objections to limited liability connected with a paid-up capital?—I think if men had it for banking, they would want it for some other things as well.

1458. Do you mean that as an objection?—I mean it as a political objection, that if they granted it to bankers they might be required to do it for merchants; I consider it an important question of political economy, and one which I should not be very well able to decide.

1459. *Chairman.*] Do you think there is any advantage in having, as an available fund to meet the resources of the bank, the power of making certain calls on the shareholders, supposing a respectable body of proprietors to exist?—I think that having the power to make calls is very important.

1460. With respect to your own bank, what is the proportion existing between the nominal amount of the shares and the amount paid up?—All new shareholders pay up one-half, and the 50*l.* on each share so paid, is all carried to the capital of the company. In 1833 I published the stock and liabilities of our concern, since that period our capital has been more than double, and is every day increasing.

1461. Is not one of the advantages you possess for the conduct of your business the power of calling up the further capital beyond that paid?—Certainly.

1462. Do you conceive the public will have an equal security with respect to the cautious and prudent management of banks if the partners be responsible only for the amount they have subscribed, and relieved from further responsibility to the extent of their private property being pledged to the public?—I should think not quite so, certainly, and this is a reason against limited liability.

1463. Mr. *Clay.*] Has the consciousness that men's whole fortunes were liable insured prudent banking within your memory?—I think it has in some measure, and with a few wholesome checks it may be still further improved; and when I see gentlemen with 10,000*l.* a year joining joint stock banks, that is surely another reason against limited liability.

1464. *Chairman.*] At the present time is there any existing indisposition on the part of persons of property and of capital to take shares in joint stock banks, supposing them well managed?—I should think not at this time.

1465. Do you think the inconvenience existing at the present moment arises from an indisposition on the part of the public to establish joint stock banks, or from too little an anxiety to establish them?—I think there is too much anxiety to establish them at the present moment.

1466. In your mind, would that anxiety to establish them be increased or diminished if there was a power to establish them under limited liability?—If you require a very large paid-up capital, of course you deter many who call themselves bankers now from ever being bankers at all.

1467. Mr. *Clay.*] Does the anxiety of the public now to enter into joint stock banks induce generally wealthy and respectable persons to join them, or is it rather an anxiety of persons who can join them now without advancing any money at all?—There are some persons joining who can advance little or no money, but I every day hear of gentlemen of property taking shares.

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1468. As a man of great experience, and having an intimate knowledge of a very wealthy district of England, do you believe that many highly respectable persons of large property would join banks of limited liability who would not join the present?—Yes, I know that they would.

1469. Is it your opinion that it might be an useful legislative provision to make it a condition of the charter to be granted to banks, that a certain amount should always be vested in Government securities?—I do not know; I should certainly have a certain amount of capital paid up, but to regulate the resources and management of a bank by law is difficult.

1470. Under the three heads to which your account presented to the Committee refers, in one of them you have a large sum vested in Government securities; from which it may be inferred that it is your own opinion that that is a prudent course?—I deem it so.

1471. Do you think it would be wise to enforce that on all banks?—No, for in a panic or difficult times all the assets may be wanted.

1472. Would it obviate the objection, if there was a necessity only of its being so vested with a power of removal, but with an obligation of being replaced?—This in some measure would lessen the objection.

1473. In making that provision do you think this qualification would be useful?—It might be of some use; but I think a few other regulations, as have been suggested, would improve the present system.

1474. Sir *Thomas Fremantle.*] What is your reason for keeping so large a sum in Government stock?—I have always found from my experience, except two days in my life, that I could get money more easily upon those securities than any other.

1475. Is it easier, in times of emergency, to obtain money on Government stock than on good mercantile bills?—I have always found it so.

1476. You do not concur with any witnesses who state that they have found good negociable bills more easy to obtain money upon than Government stock?—No; I have never found that with a good bill, even of the house of Baring, I could get money more easily than on Government stock.

1477. Mr. *Smith.*] Do you not consider that, generally speaking, in London the rate of interest at which you borrow money on Exchequer bills and stock is notoriously lower than that at which you borrow on bills of exchange?—Yes, it is lower, and for that reason we generally adopt it.

1478. Sir *John Wrottesley.*] At the time of the panic did you sell any Exchequer bills?—Yes.

1479. At what loss?—I cannot recollect, but at a loss.

1480. Are you aware that they were at four per cent. discount at that time?—Yes.

1481. Was there any indisposition at that time on the part of your London agent to discount your bills at five per cent.?—Yes, I apprehend very great indisposition in every bank in London during the panic. The Bank of England, I believe, did not discount for a day or two, but after that they discounted liberally, and very properly, in my opinion.

1482. Did you discount any bills of exchange during the panic?—None at all; but having Government securities, we got through the panic without discounting any of them.

1483. Were you charged more than five per cent. for discounting any of them?—We did not discount them.

1484. Mr. *Clay.*] You conceive Government stock or Exchequer bills the most secure?—Yes, I think a bank of issue ought to have them.

1485. You think no bank is safe without them?—No, I think not.

1486. Mr. *Morrison.*] Is not the capital paid up in your bank sufficient for all the purposes of the bank?—For every purpose.

1487. Would it not be an inconvenience to you to have the other 50 *l.* on each share paid up?—It would; our difficulty is often the proper application of our resources.

1488. Is it not better that there should be, beyond the capital paid up, a liability on the part of the subscribers, looking to the public advantage?—I think so, certainly, because a full paid-up capital we should not know how to employ prudently, and perhaps be induced to embark in improper speculations; and locked-up capital should be avoided.

1489. Would

1489. Would it not be an inducement for bankers occasionally to advance their money on bad securities?—It might possibly have that effect, as before stated.

1490. Upon the whole you are rather in favour of the present system?—I am more inclined to the present system than I was when I was examined before the Committee on the Bank Charter, because I see the difficulty of carrying some of the suggestions into execution, and I also see there are gentlemen inclined to joint stock banks now who would not look at a bank after the panic; still I think the existing law may be improved.

1491. You exercise a control as to the admission of shareholders into your bank?—We do.

1492. You admit none but persons known to be persons of respectability and property?—Just so; they must have the approbation of the directors.

1493. Mr. *Clay.*] Do you think the disposition to take shares in a joint stock bank would continue if one joint stock bank were to stop payment?—That would certainly act as a damper, and I think the late discussion has done some good.

1494. Setting aside your own bank, which is most highly respectable, do you think that the disposition of persons of property to embark in banks their whole fortunes being subject to liability, would survive the instant of one joint stock bank failing, and the individual partner being called upon to pay up?—Perhaps not; but as this has not happened, I can only speak theoretically, and I think the joint stock system, under proper regulations, the safest and best.

1495. *Chairman.*] Your bank is carried on under a deed of partnership?—It is; I sent the deed to the Committee.

1496. So are other joint stock banks?—Yes.

1497. Do you consider it desirable before a bank, particularly a bank of issue, commences business, there should be some careful revision, by an independent and impartial authority, of the deed of partnership under which the proceeding was to take place?—Yes; our deed was drawn by an eminent conveyancer.

1498. As all the joint stock companies that are or may be established are under deeds of partnership, do you not think all transactions, as well between the directors and the proprietors, as between the company and the public, depend very much upon the nature of the covenants of the deeds of partnership?—Yes.

1499. Do you not consider that it might be advisable that, on the part of the public and the State, some revision should take place of the deeds of partnership before the new banks are established, in order to see that the covenants in those deeds are such as may conduce to the public interest?—Yes, I do not see the slightest objection to that; and I think it might be frequently attended with advantage.

1500. Do you consider it advisable that in all prudently managed banks a provision in the nature of a reserved fund should be made?—Certainly.

1501. Are you not disposed to recommend that such a covenant should be inserted in all deeds of partnership?—I have no objection to that.

1502. Should you consider it also necessary that before the payment of an annual dividend to the holders of stock of each bank such a settlement of account should be made, and such balance struck, as should ensure to the proprietors that the dividend paid was out of the profits of the bank, and not from any other sources?—Of course I should think that a very proper provision, and it may be done by auditors.

1503. Is there any security at the present moment against banks being established without comprising in their deeds of partnership either their own money or securities, which it might be desirable to insert therein?—I am not aware that there is any such security.

1504. Have you any objection to there being by positive law a supervision, on the part of the Privy Council or the Board of Trade, of all the deeds of partnership, that security may be taken that those necessary conditions shall be introduced into all deeds of partnership?—I see no objection.

1505. Do you consider the system to be a safe one which enables a bank to conduct its business with 1,000 shares, of which it issues a small number, we will say, for example, 200, keeping in its possession a reserve of 800 shares to be issued either at par or a premium, as circumstances may render it expedient?—I think it is not a safe system, particularly if the shares are small.

1506. Is not that reserve of shares frequently made use of, if not always made use of, for the purpose of buying custom, and extending the connexion of the bank?—I have no doubt but it is frequently done.

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1507. Will not the facilities of extending connexion and acquiring custom be increased in proportion as the number of shares is increased, and in proportion as those shares are small shares?—I think so.

1508. Is that one of the dangers which you contemplate as likely to arise in case no limitation is imposed upon the nominal value of the shares to be issued?—It is, and therefore I think it should be altered.

1509. Was that the cause which, in your mind, led to the necessity, if there be no limitation of the nominal amount of shares in banks, in order to keep their own business and extend their connexions, having subdivided large shares into small ones?—Yes, that is just what I consider the Irish Provincial Bank has been under the necessity of doing.

1510. Do you consider that the system of making advances on shares by the bank itself is a prudent course of proceeding?—Certainly not.

1511. In order to avoid the possibility of dividends being declared and paid without looking to the amount of debts which may be justly considered as bad debts, do you not consider that the proprietors at large should have some means of ascertaining the principles on which the balance of the bank is struck?—I think it very desirable.

1512. Does that balance sheet state the profit and loss on the half year's transactions?—It does.

1513. Is that balance struck after writing off the amount of debts which appear to the bank to be bad debts?—It is; the bad debts are all taken into consideration before the account is made up.

1514. Mr. *Morrison.*] You always give an estimate of what you suppose will be the final produce of any debt, known to be a bad debt, but the amount paid being an unascertained sum?—Yes, we do the best we can; we make up our accounts every six months; we look at every debt and take care never to go beyond the fair point.

1515. Have you found any inconvenience arising from that free communication between yourself and the shareholders at large?—None at all, as far as we are concerned.

1516. In the event of a company, consisting of a large number of shareholders, do you apprehend that persons from curiosity, or adverse banking interest, might perhaps require disclosures by becoming possessors of stock, which disclosures could not be made without inconvenience to the bank?—I think this may possibly happen with a large number of shareholders.

1517. If any such apprehension was felt, should you think that might be avoided by vesting such a power in the shareholders as that of appointing proper auditors to make that audit of the accounts?—I think that would be desirable.

1518. Would not the appointment of auditors be a proper safeguard against any improper and improvident act on the part of the bank?—I think it might.

1519. Sir *James Graham.*] Is there any other provision which you would consider advisable to render joint stock banking as conducted satisfactory, than requiring the shares to be of a certain amount, and a certain portion of that to be paid up, together with a periodical publication of the state of the account, in the form in which it is given by the Bank of England?—I should recommend that the accounts of the banks of issue should be returned every six months, and sent to the Stamp-office, so that they may be published in the Gazette. It would also be most desirable that there should appear in the same Gazette the market price of gold and silver, the exchange with Paris and Hamburgh, the amount of Bank of England circulation, and the amount of country and joint stock bank circulation.

1520. Is there anything else you have to suggest to this Committee which you consider necessary to render the system of banking satisfactory and safe?—No, nothing but what I have before mentioned.

1521. Mr. *Clay.*] Without meaning to ask you an expression of opinion relating to any individuals whatever, does your experience as a banker lead you to the opinion that there has been imprudent conduct on the part of joint stock bank establishments?—I think with some of them certainly.

1522. Do you think there is a tendency, at the present moment, indiscreetly to extend that accommodation that banks are in the habit of giving?—I think so; and I think that by going all round to the country towns, and inducing little people to become shareholders, and offering to lend them money, great risk results.

1523. Does

1523. Does it come within your own knowledge that indiscreet advances have been made?—Yes, I know of instances where indiscreet advances have been made, and I know more instances where indiscreet shareholders have been admitted.

1524. Do you think that within the last 12 months there has been so much of indiscreet banking as at any time within your recollection?—No, I should not say that, for there was a great deal of indiscreet banking before the panic in 1825.

1525. Has there been a considerable extension of bank accommodation?—It is going on now; I hold in my hand the proceedings of an establishment, they appear now to have near 50 branches in different parts of the kingdom.

1526. Is it consistent with your knowledge that agents from joint stock bank establishments have been to different towns in England, and that the result has been the giving what you would consider indiscreet accommodation?—I have known it done, and I apprehend it is going on now.

1527. Are not gentlemen now in the habit of taking offence with their bankers if they do not give them accommodation?—Yes, in some cases.

1528. Has there been considerable facility within the last 12 months of getting accommodation?—I think there has.

1529. An indiscreet facility?—I think in some cases it has been so.

1530. Sir *James Graham.*] Is not that inherent in competition?—It is in a measure, but I think it is the duty of the Legislature to do all it can to prevent panics or convulsions.

1531. Can you effectually do that without destroying the competition in banking?—Yes; if the law is a little amended I think it may be done; even a Legislative resolution would have a very good effect.

1532. Facilities will always arise from competition?—No doubt they will.

1533. In an open account, constantly operated upon, do you charge interest according to the state of the account?—Yes.

1534.—

1535. Do you mean day by day?—No, not day by day; if a gentleman were to desire interest upon the money in our hands, I should say you had better take it out of the general account, and place it on the deposit account.

1536. That principle of daily interest on money received and paid is, as you are probably aware, universal in Scotland?—So I understand; the joint stock banks there have been longer established, and are at a greater distance from London; but I want to know how a person is to give daily interest for that which he may be called upon to pay at any hour.

1537. Wherein consists the danger, being aware, as you are, of the Scotch system of banking?—They promise to give two per cent. on the balance on their hand to the very day of payment, but they charge much more for commission than we are in the habit of doing.

1538. Would not that danger only arise by anticipating the charge, whereas the account is made up only to the end of the quarter?—It appears to me to be an unsafe system of banking, to allow interest for a sum which may be called for at a moment's notice.

1539. Yours is a bank of issue; have you ever turned your attention to what your issue costs?—Yes, I should think it is somewhere about two per cent., hardly that.

1540. Can you give an opinion as to the character of the shareholders in the joint stock companies; are they men of property generally, or the reverse?—In some of the joint stock banks improper people, in my opinion, have been admitted, not persons of much property, certainly.

1541. Do you think they have the means of paying subsequent calls?—I think I have known shareholders that would find great difficulty in paying subsequent calls.

1542. *Chairman.*] Are not those the banks in which the shares are small?—Yes, I think they are.

1543. Sir *James Graham.*] Is not your issue the most profitable part of your business?—No, I think the money on account is the best.

1544. Is that a large proportion of your business?—Yes.

1545. Mr. *Clay.*] What do you consider, in ordinary times, the amount of the rest in a bank issuing should be, in proportion to its circulation?—I should say a twentieth; if there is anything like alarm, we increase it; but such is the facility

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of communication now, it requires less, and we have never found any inconvenience on this point.

1546. You must have a much larger sum immediately under your hand?—Yes, we have it in Government securities or with our agents in London, so as always to command a very large sum.

Martis, 28° *die Junii*, 1836.

MEMBERS PRESENT.

The Right Hon. the Chancellor of the Exchequer.	Mr. Pattison.
Sir John Wrottesley.	Mr. Loch.
Mr. Clay.	Mr. F. T. Baring.
Mr. Attwood.	Sir Robert Peel.

THE RIGHT HON. THE CHANCELLOR OF THE EXCHEQUER,

IN THE CHAIR.

Mr. *Walter Gibson Cassels*, called in; and Examined.

Mr. *W. G. Cassels.*

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1547. *Chairman.*] ARE you in connexion with the Northern and Central Bank of England?—Yes, and agent for them in London.

1548. How long have you been in connexion with them?—I was brought from Scotland to take the management of the Northern and Central Bank of England at Manchester in January 1834; our business in London increased to a large amount, and became so important in consequence of our having a number of branches to correspond with, I was appointed agent in London in April 1835.

1549. Up to the last-mentioned date you were employed in the Central office at Manchester?—As manager there.

1550. From the returns which are before the Committee, it appears that there are in connexion with the Northern and Central Bank of England 25 branches and 15 sub-branches?—Yes, in all 40.

1551. Can you explain to the Committee the distinction between a branch and a sub-branch?—Yes; what is called a branch communicates directly with the head office at Manchester; a sub-branch communicates with one of the branches, and through them with the head office. For instance, the branch at Worcester corresponds and keeps its accounts entirely with the head office at Manchester; the branch at Evesham corresponds almost entirely with the branch at Worcester, sends its remittances and carries on its correspondence with it, and consequently is called a sub-branch to Worcester.

1552. Is the business done at the sub-branch the same in character as that which is done at the branch?—The very same.

1553. Subject to the same responsibility?—Yes, the same reference and the same control.

1554. Discounts are effected at the branches and sub-branches?—They are.

1555. And promissory notes issued?—Bank notes are issued.

1556. Are they the notes of the Northern and Central Bank which are issued, or Bank of England notes?—Bank of England for ordinary business; every customer that comes to a branch or sub-branch is asked what kind of money he wishes for the operation, and what he wishes, and they give him either Bank of England notes, gold, or Northern and Central Bank notes, if preferred.

1557. How many different forms of note have you in reference to the date and the place of issue?—We have only one form of note, I mean one engraving, and the name of the place is filled up in writing; every note that is sent to the branches is first of all made out and signed at the head office, and thereafter sent to the branches, and, before issue, signed by the manager at the branch; but a record is kept of all notes at the head office, and the managers at the branches debited for those notes as funds put into their hands.

1558. Are those notes that are sent to the branches sent with the date and the place of issue in blank, and filled up at the branch?—They are dated at the head

head office, but the name of the place from which they are to be issued is left to be filled in at that place.

1559. Where are they made payable?—All notes, agreeably to Act of Parliament, at the place where dated, and in London, at the option of the bank.

1560. Every bank note of the Northern and Central Bank issued at the branches bears the date of the branch at which it is issued, and is consequently made payable there as well as in London?—Yes.

1561. How is this in respect of the sub-branches?—It is the same.

1562. So that in all cases of the sub-branches, as at Carnarvon or Holywell, for instance, the notes of the bank are dated at Carnarvon and Holywell respectively, and made payable there as well as in London?—They are.

1563. Should you think that you complied with the Act of Parliament if at those several 15 sub-branches you issued notes bearing the date of Manchester or any of the branches to which those sub-branches are subordinate, those notes being payable not at the place of issue, but at a branch such as Manchester, as the case might be?—I think it would be a very extraordinary thing if they were so issued; it would be contrary to our regulations.

1564. Do not you think that would be a mode of doing business inconvenient to the public interest?—I think it would be absolutely necessary, if such a thing took place, that persons to whom they are paid should be informed at the time it was done, and that it should be done only in the event of the branch having a scarcity of notes with their own place upon it, and rather than disappoint a customer who wished to have notes of the bank; I think that is the only case in which that should be done, and that only if notes dated at the one place happen to come into the possession of a branch. No notes are sent from the head office that could be used in that manner.

1565. If they were so sent, and through a bank with 25 branches and 15 sub-branches, bank notes were put into circulation payable at Manchester only, do you not conceive that rural establishments in the exchange of those notes might be subjected to some inconvenience and delay?—The thing is not possible; according to the Act it cannot be done.

1566. Upon the face of the returns before the Committee, it appears that the stock of the company consists of 100,000 shares at 10*l.* each, of which 71,186 are now issued, leaving a balance in the hands of the bank; can you inform the Committee how many shares were subscribed for before the bank commenced its operations?—I think before the bank commenced its operations, even before the directors were chosen, there were about 35,000 shares subscribed for out of 100,000.

1567. Under what circumstances were the remaining shares, namely, the difference between the 35,000 and the 77,186 shares, issued?—They were always issued on applications from influential and valuable shareholders, who could, in the estimation of the directors and managers of the bank, bring business to it in a safe and prudent manner.

1568. By valuable shareholders you wish the Committee to infer that the test of value was bringing safe and profitable accounts to the bank?—Certainly, a profitable and safe account. I may state here that many applications to a very large amount were made, which were rejected, because either there was some objection to the party, or it was a mere matter of investment, and could not be profitable to the bank. A number of ladies who were rich wished to have shares, that they might have a good return for their money: those were not considered generally valuable shareholders in the bank.

1569. As between two applicants, you preferred that applicant who was likely to become a profitable customer to an applicant who merely furnished you with capital, and purchased the stock of the bank as an investment?—I should say that we did; at the same time influence and high respectability and very great wealth were always considered when the applications were made; there were gentlemen who made applications for shares, retired from business, worth from 100,000*l.* to half a million, and it was hardly thought right to refuse them as shareholders, as, even if they had not a very valuable account, they might be valuable from their influence, and likewise as depositors.

1570. Do you consider that the issue of shares which has taken place subsequent to the commencement of business, has had the effect of enlarging the connexion and extending the business of the bank?—Very greatly indeed, in proportion as we have been established; we have from time to time acquired greater

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stability, and our proprietary has very much increased, both in number and in respectability.

1571. Do you think the fact of your acquiring your business and extending your connexions in a just and safe manner has been to a degree by reason of 10 *l.* shares being issued rather than 100 *l.* shares?—I confess, if I give my opinion individually, I never cared much about the nominal amount of the shares; I think it was much the same to have a nominal share of 100 *l.* or 10 *l.*; a person taking 10 shares at 10 *l.* was equal to one at 100 *l.*; it might be said that it was liable to the objection that persons with a trifling sum of money might become the proprietors in such a bank; but the invariable view of the directors was to avoid taking those very weak persons, and their applications were scarcely ever listened to.

1572. According to your idea, what might be considered the average number of shares taken by rich individuals?—That was very various; we have 1,200 shareholders, and it would require a very nice calculation to make out that.

1573. Is the deed of partnership signed by as many as 1,200?—I apprehend it is signed by every one, for they cannot receive their dividends without signing it, and the names are regularly given in to the Stamp Office, according to the Act of the seventh of George the Fourth.

1574. Under what circumstances were the shares issued after the commencement of the business; were they issued at par, or at any premium which they might bear to the market?—For a very long time they were issued at par. The object in retaining a number of shares was that the directors should have it in their power to give shares to influential shareholders in the immediate neighbourhood, and that the various branches in the country might have shares to give out in those districts, to acquire strength and to raise a business in the places where they establish themselves. If a branch was established at Worcester, we said we will give off 5,000 or 6,000 shares to shareholders at Worcester, or at Liverpool, or at Birmingham we will give off 10,000 shares, and in other places according to the business and the demand for them.

1575. When they ceased to be issued at par were they issued at the premium they bore in the market at the day?—I do not recollect when they first commenced charging a premium upon them, but it was always taken into consideration by the directors and the manager of the bank from that time, and every applicant was informed he could not have shares unless he paid a premium.

1576. That was the premium of the day, not a premium arbitrarily fixed by the directors?—It was fixed in consequence of what was paying in the market by those who were selling.

1577. At the period at which those shares were issued the directors were, as they still are, in possession of a considerable number of unissued shares?—Yes.

1578. Had they not the power of varying that premium more or less by the number of shares which at that particular time they judged it expedient to issue?—I think the directors must have had that power; but I must say I think they were always actuated in giving out shares by feelings of propriety and for the good of the bank.

1579. Is there a communication to the proprietors generally of the number of shares which remain in the possession of the court of directors unissued?—At every general meeting it is, because the amount of paid-up capital is always stated there.

1580. To what account was the premium received upon the shares which you issued carried?—To the profit and loss of the bank generally, so that every shareholder should have an equal participation *pro rata.*

1581. The sale of those shares becomes one of the elements upon which you strike your balance and declare your dividend?—Certainly.

1582. What dividend has been declared?—The bank commenced business in March 1834; and the first balance was made on the 31st December of that year, upon which a dividend, at the rate of five per cent., from March to December, was paid.

1583. Mr. *Clay.*] Do you mean 5 *l.* per cent. per annum, or for the half year?—At the rate of 5 *l.* per cent. per annum. Then in 1835 the balance was from the commencement of the year to the end of that year; a fourth call of shares took place on the 22d of March 1835, and seven per cent. was declared, with the exception

exception of the difference of dividend from the 1st of January to the 22d March, on 2 *l.* 10 *s.*

1584. *Chairman.*] That dividend you declared, taking into account the amount of the premium on those shares which were sold?—Yes, the premium on shares previously received was considered part of the profit, but there was above 20,000 *l.* laid aside as rest.

1585. Can you state how much was received as the profit on the issue of those shares?—No; I am not prepared to state that, without reference to the books, having long been removed from the head office.

1586. Do you know what premium they bear now?—Previously to the payment of the last dividend, they bore a premium of 7 *l.*; what cost 10 *l.* was selling in the market at 17 *l.*

1587. When was the last dividend paid?—The general meeting was held the last Thursday in April, and the dividend was payable about a fortnight afterwards.

1588. There have been about 36,000 shares issued by the bank subsequent to the commencement of its operations; can you inform the Committee what proportion of those were issued at par, and what proportion at a premium?—No; having been so long removed from Manchester, I cannot state, but I can procure the information in the course of a post.

1589. Does the company purchase shares in its own stock as well as issue and distribute them?—They have been obliged, under certain circumstances, to purchase a few shares; it is never considered a desirable thing to do it, but circumstances have occurred that rendered it necessary to purchase shares sometimes.

1590. What was the nature of the circumstance which rendered it expedient for the company to purchase their own shares?—Sometimes they have been obliged to take shares in consequence of requiring the payment of debts due to them; there was one very remarkable circumstance occurred in which they might take shares of the bank; for a number of gentlemen who were managers at the different branches, who were shareholders, in the event of any circumstance taking place, and it was necessary to bring them into court, were incapacitated from being witnesses, and the directors came to the resolution that all those gentlemen should sell their shares; I think the bank may have taken some of their shares in consequence of obliging them to sell.

1591. Those circumstances were special circumstances, and the purchase did not arise, on the part of the company, from any inclination or desire to become purchasers?—None.

1592. Do you think such a practice would be objectionable?—I think it would.

1593. Do they make advances on the deposit of shares?—That is a part of the business of our bank which is very ill understood; there is an article in the prospectus which states that shareholders *may* have an advance of one-half the amount paid up by them, on the principle of a cash or credit account; in consequence of this circumstance, the world has given it out and it has been laid hold of by many, that a man could purchase 1,000 *l.* stock of our bank one day, and borrow half the money of a friend, which enabled him to do it, and go and take it out of the bank the next day; but that is the most absurd idea that was ever entertained; the wording of the clause is very clear when looked into, that the directors *may* grant an account to the amount of one-half of the paid-up stock, to be operated upon as a cash or credit account; but the invariable rule in granting that is, that it must be an account constantly operated upon, and that whenever it assumes the appearance of a loan, or dormant in any way, whatever the individual's respectability, it is instantly called up.

1594. With that explanation is that described as a species of account which was to be so opened with the shareholders, which it would not have been advantageous for the bank to have opened with the same parties, if they had not been shareholders?—I think any person who had not shares might have the same advantage by merely giving security, either personal or heritable.

1595. If the shareholders purchased subject to that explanation, were they not in a different position from what a person would be who was not a shareholder?—I think that rendered the negotiation more simple, and the security given was done at no expense.

1596. Has that system been acted on by you to any extent in your transactions

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with the shareholders of the bank?—Much less than could be imagined; to a very small extent indeed.

1597. Are there any other transactions of the bank by which advances are obtained, on the security of shares or the stock of the company?—I think no advance can be got except through the medium of an account; everything must appear through the books in the shape of an account, and the debtor and creditor are shown there at once.

1598. Are there any facilities beyond those you have described, afforded to any shareholders, which are not afforded to the rest of the customers of the bank?—I think not.

1599. Mr. *Clay.*] In the account which has been sent up from the Northern and Central Bank of England, it appears that the amount of promissory-notes, payable on demand, is stated to be 279,935 *l.* under the date of the 31st of December last, bank post bills 60,625 *l.*; at what date are bank post bills payable?—Invariably at seven days' date.

1600. Are they ever at sight?—Never at sight, I consider; when I give this answer, I mean in our bank.

1601. You consider them liabilities of the same kind as promissory notes?—The same as the drafts on our bankers; they are just bills on the bankers, under a different name.

1602. The next item is "original bills drawn or accepted by the bank," amounting to 63,613 *l.*; those are bills drawn, to suit the convenience of your customers, at longer dates?—Varying from 7 to 14 and 21 days; one month and two months, and sometimes three months.

1603. What is the nature of the operations which gave rise to those bills on the part of the bank?—Customers come to the bank office, and for their own purpose they got a bill at the date at which it will be convenient for them to have bills on London; sometimes they have to make remittances, sometimes to send them to London to meet certain payments of their own; sometimes they have to send them to a distance, and by the time they get round and come to London, they are approaching to maturity. I have known bills sent out from us to North America as a remittance.

1604. You do not look upon them at all in the same light as your circulation; they are bills drawn by the bank itself to meet the views and convenience of your customers?—Entirely.

1605. What is, generally speaking, the ground on which the bank accepts bills?—The occasions are very rare, and not to a very large amount; a house at Leeds wishes to make a purchase at Hamburgh; they have an accredited agent there, to whom they must send a credit on London; they apply to us to furnish this credit; I merely apply to Barnett, Hoare & Co., or Prescott, Grote & Co., and they write to Parish & Co., at Hamburgh, to give negotiation to the bills of such a person pointed out upon them to such an extent; when Parish & Co. see that portion of Barnett, Hoare & Co.'s letter authorizing them to negotiate those bills, they are given, and will be accepted, and they are of course called acceptances by the bank, payable at their bankers.

1606. They are accepted by you, payable in London?—They are accepted by Barnett, Hoare & Co. for us.

1607. Adverting to the amount of circulation of the bank, and adding to the amount the promissory notes and the bank post bills, it is in round numbers 340,000 *l.*; can you state to the Committee what has been the progress of that circulation; has it increased regularly since the first establishment of the bank?—It has increased regularly; the first week we began to issue notes, the amount sent out was between 3,000 *l.* and 4,000 *l.*; in about a fortnight or three weeks it got up to 14,000 *l.* or 15,000 *l.*, and it gradually progressed in amount about 5,000 *l.* a week. I have known it to amount to 10,000 *l.* a week; but it was then checked a little, perhaps, until it amounted, when I left Manchester, to about 180,000 *l.* or 200,000 *l.*

1608. When you state the amount of promissory notes, payable on demand, you refer to those in circulation, taking those in the hands of the parent bank and the different branches?—Certainly; when a certain number of notes are prepared for circulation, the moment they are signed and ready to be circulated, either the head office or the branches to which they are sent are debited with the amount; to check the amount in circulation, the head office and all the branches send a weekly return, and from the amount with which they are debited, as originally

originally sent to them, they deduct the number of notes in the office not at the moment in circulation; a return is likewise sent of all the notes which have been retired by our bankers in London; taking those accounted for in that way, we consider the rest as circulation.

1609. Have the directors of the bank laid down any rule, or fixed any limit to the amount of circulation?—That has been frequently the subject of conversation. We have sometimes speculated in argument about the amount we might put in circulation; but I never have heard any idea beyond half a million.

1610. Is there, independent of the discretion of the directors of the bank, practically any check to the amount you can keep in circulation?—The circulation never could be increased beyond the demand for those notes; if any bank issue more than their own shareholders and the public can conveniently keep in circulation, they immediately return; if one bank issues more in proportion to its business than another, they invariably find their way to other banks, and come back on the bank which has over-issued.

1611. You find, practically, that in providing for the circulation of Manchester, confining it to that for the moment, anything beyond that required for the general business, the bank would not be able to keep in circulation?—We could not; we cannot force the circulation.

1612. Do you think, then, as an inference from that conviction, that the circulation of your bank can be carried to a greater extent?—In my opinion it never can as long as we are obliged to pay in gold or Bank of England notes, when the notes are presented to us.

1613. Has your circulation been restricted by any interference on the part of the Bank of England?—I myself entertain a pretty good idea upon that subject; but it is difficult to convey it to another person. The Bank of England, by the mode under which they have proceeded generally, have had in view to increase their own circulation, and to cripple as much as possible the circulation of other banks; but I humbly would give my opinion, that in the district of the country where the demands of trade, and the convenience of the public, require a certain amount of local bank notes to be constantly in circulation, if there be four banks in Manchester, and one of those gives up the circulation and circulates nothing but the notes of the Bank of England, the circulation of local banks by the other three would be thereby considerably increased.

1614. You think the general effect of one bank out of four in Manchester withdrawing their own notes and circulating the Bank of England notes, is to increase the circulation of paper in Manchester?—No; to increase the circulation of the other three banks.

1615. Is it not also to increase the circulation of paper in Manchester, if you take into account the circulation of that fourth bank?—I do not understand the question.

1616. You say that if one bank in Manchester withdraw its own circulation, and circulates Bank of England notes, the other three would increase their own circulation?—Of their own notes.

1617. Do you not suppose that the total circulation, including Bank of England notes, must be increased by the circulation of one bank circulating Bank of England notes?—The circulation of notes issued by the other three banks will not be increased more than if all the four banks were circulating.

1618. Supposing the bank that circulates Bank of England notes, circulates as many Bank of England notes as were previously circulated of its own, and the others circulate an equal amount of their own notes, will not the whole be increased?—No, I think only one will be increased; but suppose each of the banks were circulating 100,000 of their own notes among the four banks, that will be 400,000; if one of those banks withdraws that circulation, I think the other three banks, instead of circulating 100,000, might circulate 120,000 each.

1619. That will be 360,000?—Yes; I do not mean to say that approaches the amount, but I am putting a case.

1620. That would be 360,000 for the three banks, in lieu of their 300,000 before?—Yes.

1621. Do you not suppose that the fourth bank would circulate as many Bank of England notes as it did previously of its own?—No, certainly not.

1622. Instead of 100,000 *l.*, it circulated only 40,000 *l.*?—They would send out as many Bank of England notes as they had been used to send out of their own notes and Bank of England notes.

1623. Would there be an increase?—No, for they will soon find their way into

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other banks. Suppose the Bank of England give 500,000 *l.* to a branch who issue them to the Manchester and Liverpool district bank; if there is not a demand for them as soon as they are sent out to the public, they find their way to the other banks or to London, and do not find their way amongst the community, consequently they come back to the Bank of England.

1624. Is it your opinion, that under the circumstances you have named, of four banks originally circulating 400,000 *l.*, and upon one of them withdrawing its circulation, and the other three circulated 360,000 *l.*, the permanent addition of the fourth bank would not be more than the 40,000 *l.* to make up the 400,000 *l.*? —I think it would not; but when I stated those sums, it was merely a hypothetical argument; but I beg to state to the Committee, in answer to a question, that the fourth bank I alluded to was the Manchester and Liverpool district bank. The circulation of that bank was never any object; their chief circulation was in the potteries in Staffordshire, and I have an authority for saying that circulation altogether never exceeded 60,000 *l.* at any one period, so that the giving up the circulation amongst us was of no consequence; it was understood that the circulation of their notes was not so great an advantage to them as the offer of engaging with the Bank of England, and getting discounts at a lower rate than other mercantile and banking concerns were receiving.

1625. Do you not imagine that the Manchester and Liverpool district bank now circulate a larger amount of Bank of England notes than they did circulate of their own notes?—Not in the immediate neighbourhood of Manchester, for they never did circulate their own notes there.

1626. Have the Northern and Central Bank any account with the Bank of England?—None whatever.

1627. The banks which do not circulate their own notes, have some advantage probably with the Bank of England?—They have both a transmission account and a discount account.

1628. What do you mean by a transmission account?— Supposing a bank in Manchester has 10,000 *l.* in London, which it is necessary to transfer to the office at Manchester for the purposes of their business, the 10,000 *l.* is paid in by their agent in London to the Bank of England, and an order is made to make an equal payment in Manchester to that; that we call a transmission account. The facility of receiving the money at one place instead of the other without expense, is very great, and also from one branch to another. If a bank at Manchester has occasion to transmit a sum of money to Leeds or to Birmingham, they generally pay that amount to the branch at Manchester, and the next day the party can at the other place, where the Bank of England have a branch, receive the precise amount without any expense whatever.

1629. To revert to the question, do you not think the Manchester and Liverpool district bank circulate a larger amount of Bank of England notes than they did previously of their own; do you conceive the circulation of the Bank of England is in nowise increased by their contracts with those different banks?—I must qualify my observation with another: in consequence of the great facility given to the Manchester and Liverpool district bank, in having a larger amount of discounts with the Bank of England, I conceive their business is greatly increased; and as their business is greatly increased, consequently they will use more Bank notes than they formerly did.

1630. Then in point of fact they do circulate a larger amount of Bank of England notes than they did of their own?—It is a matter I have not looked into lately, whether the circulation of the Bank of England has increased or decreased, but it is all made public.

1631. With regard to the advantage which other joint stock banks, not issuing, receive from the Bank of England, that consists in discounting?—Yes, the Bank of England, in consequence of their not issuing notes, grant them a discount account at a moderate rate of interest.

1632. Do you know what that rate is?—I think I am right in saying it is three per cent.

1633. What, in your opinion, is the effect of that accommodation afforded by the Bank of England; what effect has it upon the operations of the banks to which it is granted?—It facilitates their operations, and enables them to discount more paper than they otherwise would be enabled to do.

1634. Does it give them a confidence in affording accommodation to their customers which in your opinion they would not with their own circulation of notes? —Undoubtedly it does; I should think if a larger quantity of paper were presented

sented to that bank which has a constant discount account with the Bank of England, they would be encouraged to discount a larger amount; because they know that by going to the Bank of England and giving in those bills again, under their agreement with them, they will be pretty certain of their being discounted by the Bank of England; the other banks, which have not an account with the Bank of England, must make their discounts in proportion to their means.

1635. Is it, as far as your experience goes, a facility which has tended considerably to increase the amount of accommodation given in the town of Manchester?—I understand it has increased very much the business of the Manchester and Liverpool district bank, which is the only one I know of at present. Of the banks established two or three months ago I do not know anything; but of the four banks established previously to the commencement of this year, I think it has increased the business of that particular bank that they have continued their intercourse with the Bank of England.

1636. By enabling them to discount freely, does it force upon other banks not having the same engagement with the Bank of England, the necessity of more freely supplying their customers?—I think it does in this way, that where customers are liberally supplied at one bank, those in the same line of business with them, and possessing equal means, and whose business could be done with equal safety, say, "Why cannot we have our business done in the same way theirs is done; it is very strange that you should pinch us;" and I think it is their interest to increase, as far as they safely can, therefore it has an effect upon the whole.

1637. Therefore that must tend to foster speculation to the extent to which such accommodation is increased?—I should be sorry to say it fostered speculation. I consider a circulation, founded on the trade of that part of the country, to be a circulation perfectly safe, and I do not think that they have gone further than prudence justified.

1638. In whatever degree the accommodation may tend to increase the disposition to trade to that extent, the accommodation afforded by the Bank of England has had that effect?—It has rendered it more easy.

1639. In your opinion, has it any effect on the London market for interest?—I think it has a little effect upon it.

1640. In what way has it that effect?—If all the four banks of Manchester, for instance, had no account whatever with the Bank of England, for anything that they re-discount they must depend upon the floating capital of the country, which generally centres in London; anything done in the country bears a small proportion to that done in London. I think there is generally a large amount of floating capital required to be vested for a temporary purpose, or for a certain period. Banks in the country send their bills to their broker and agent in London to re-discount; if four of them were bringing all their bills to bear upon the floating capital, that would make a very great demand upon it; if that was confined to three-fourths of that demand, the floating capital will not be affected to so great an extent as it otherwise would be. In that way, perhaps, if a fourth part of the whole demand for re-discount be transacted by the Bank of England, that takes away from the demand upon the floating capital, and I think those other three banks will obtain their discounts at a cheaper rate than if all four were competitors for it.

1641. Do you know the extent to which the Manchester and Liverpool district bank has the power of discounting with the Bank of England?- I have heard it is to the extent of 400,000 *l.* or 500,000 *l.*, constantly running; I do not give that as a matter of fact I am acquainted with, but I have no reason to believe it is incorrectly given.

1642. Supposing it to be, for illustration, 500,000 *l.*, the effect is, it gives greater accommodation to the business of the bank having that accommodation?—Certainly.

1643. It has a tendency to compel other banks also more freely to accommodate their customers?—They would not do it except they complain of it, but it is an inducement.

1644. It also, by the assistance it affords to the bank having that account with the Bank of England, has a tendency to lower the general rate of interest?—I think so; that must follow.

1645. Sir *John Wrottesley.*] Do you mean that it lowers the market rate of interest in London or Manchester?—In London.

1646. Do you mean that many bills being sent from Manchester to London

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for discount, will lower the rate of interest in London?—Bills being sent from Manchester to London for discount, will increase the rate of interest; but the Bank of England giving a greater facility, and preventing one-fourth part of the bills coming to London, prevents the interest on money being so high in London.

1647. You exclude the bills sent up to the Bank of England?—They are sent in to their branches.

1648. Mr. *Clay.*] In regard to the expense of your circulation, you think it necessary to keep a certain amount of money as a rest, in places, to pay the notes as they come in?—We consider that we have always ample funds to pay every such demand.

1649. From the ordinary course of circulation, you think it necessary to keep a certain amount of Bank of England notes to pay the notes as they are brought in?—Of course everything of that kind is to be provided for.

1650. Supposing a bank to have a circulation of 100,000 *l.*, what is the necessary amount of rest you would think it prudent for such bank to keep?—I think it would not be prudent to have less than about one-third part by them in Bank of England notes and gold.

1651. When that liability is taken into consideration, supposing you to have a circulation of 300,000 *l.*, your whole effective ability to discount cannot be calculated at more than 200,000 *l.*; that does not give you an additional capital of more than 200,000 *l.*?—No, certainly not.

1652. Have you any opinion as to the relation the nominal capital should bear to the paid-up capital in the present state of the discounting banks?—I believe, according to the state of the law, it is quite optional either to be all paid up, or only a portion paid up; my own opinion individually is in favour of all the capital declared being paid up.

1653. You would make no difference between the nominal and the paid-up capital?—That would be desirable if it could be done; but there are many circumstances, arising from experience, which prove that banks which have declared their capital to be very large, and have called up only a portion, have been conducted as prudently and with as great safety to the public and to their shareholders as those who have had their capital all paid up; but viewing it abstractedly, I think that capital being paid up is by far the safest foundation of a bank.

1654. You think it tends to prevent speculation in shares?—I do not know that it tends to prevent speculation in shares, because I rather think it would add to the value of the shares; that when the public know no more shares can be given out, they would be inclined to pay a higher rate to become shareholders of such a bank.

1655. What are the peculiar advantages you anticipate from all the shares being paid up?—The great advantage is, that it prevents, in the first place, all speculation respecting it; and when they really know they have the full amount of their capital paid up, and they can command no more, they proceed the more steadily to make their arrangements, and conduct their operations in every respect prudently.

1656. It takes away the temptation to endanger any of the actual means in possession of the bank; it takes away the temptation afforded by the power of calling up further capital?—I think it does; if a bank declares its capital to be a million, and it has only half a million, but at the end of three months they can call up another 100,000 *l.* or 200,000 *l.*, they may say, if we go a little too far, we can make a call, and that at once will produce the money; but I should rather say, here is the limit to which alone we can go, and we must regulate our affairs accordingly.

1657. You can make no further claims?—No; ours are all paid up, but the bank have shares which they can give out to shareholders where that is desirable.

1658. What is your opinion as to the available effect of calls if money should be wanted on an emergency for the purposes of a joint stock bank?—It would, generally speaking, to a very large amount, I doubt not, be readily paid up; but there may be a proportion of shareholders to whom it would be very inconvenient to advance more money; and I think a portion of those shares would then be thrown upon the market. If a person held 5,000*l.* of stock, and he could not pay up any more, he must sell a part of his stock to enable him to pay up the additional call.

1659. Suppose shares were to fall in value, would that not prevent the payment by shareholders who would not have the means if inclined?—I think they would all

all pay readily; we have never known any sort of difficulty in that case; they have all been readily paid up.

1660. Have you any opinion as to the propriety of joint stock banks keeping a reserve of money in the funds, or in Exchequer bills?—Yes, I have a very strong opinion upon that subject. I think it would be highly desirable to do it; but there are some forcible objections and difficulties in the way of it. The great difficulty is, what funds to choose; for instance, if we were to make up our minds to purchase in the three per cents., if we paid 92 it would be a very awkward thing for the bank if any transactions in the country were to bring down the three per cents. to 60, and if the bank were called upon to sell that stock. It is generally in times of pressure that stock is sold at a much less price, so that they would be subjected to sell at a much less price than they paid or it. If they had it in other Government funds, such as Exchequer bills, the purchase now would not be at a very high premium; it is only about 10 *s.* or 11 *s.* per cent.; but if you vest a large sum in Exchequer bills, you have only an interest of about two and a fourth per cent., which is laying out your money at a very low rate indeed.

1661. Is it not practicable to obtain money on the deposit of stock or Exchequer bills without actually selling?—Certainly, to a certain extent.

1662. Is it not desirable for all banks engaged in large operations to have the resource of Government stock or Exchequer bills?—I think it is most desirable for all banks to have it.

1663. Is it your opinion that the practice of re-discounting bills, if carried to any considerable extent, is safe and prudent on the part of the bank?—When it is considered that there was prudence in discounting in the first instance on the first presentment of the bills, and when parties are certain they can prudently and safely give their property for those bills, I can see no difficulty or danger in again turning them into money.

1664. Is not that subject to this inconvenience, that in times when it is easy to procure money in London, it enables the banker to engage in a greater circulation and accommodation than he can generally; and that in case of a change in the money market in London, it would become more difficult?—When money becomes dear in London it will check the discounting of bills in the first instance.

1665. Must not you have reference to every possible contingency and variation affecting the circulation arising from the operations of the bank, and the accommodation it will afford?—I would say not, unless it be carried to a great extent indeed, not necessary for trade and manufactures; and I conceive it could not be carried to a great extent, unless it is done to discount accommodation bills, and to encourage speculation in trading, which we set our faces against in every way.

1666. You are still of opinion that by enabling a bank to give this accommodation beyond the resources under its own immediate command, no danger is produced by the amount of that accommodation so afforded, inasmuch as the bank cannot always command the resource of discounting bills in the London market?—It cannot always, certainly.

1667. Mr. *Pattison.*] You stated that the Bank of England took means to reduce the circulation of other banks?—I stated my opinion that I believed that the policy and mode of doing business by the Bank of England, by refusing accounts to banks of issue who circulate notes, arose from a wish on their part to discourage the circulation of those notes.

1668. What district do you particularly allude to?—To Lancashire and Yorkshire.

1669. Was there any other circulation in your recollection than that of the Bank of England in Lancashire?—Until the Northern and Central Bank of England and the Bank of Manchester began to circulate notes, and the Commercial Bank of England, the circulation of Lancashire was almost entirely confined to Bank of England notes.

1670. How can you say that the Bank of England took means to discourage your circulation, which did not exist till the period of your starting the Northern and Central Bank of England?—The Bank of England certainly took means to discourage the issuing of our notes, and offered to give us a transmission account and a discount account if we did not issue notes.

1671. To whom did they offer that?—To the manager of the bank.

1672. Can you recollect by whom it was offered?—I can name one gentleman, Mr. Turner, of Liverpool, who distinctly told me so.

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1673. Mr. Turner, of Liverpool, stated to you the principle upon which the bank guided its transactions as to issuing and non-issuing banks?—Yes, he mentioned that in conversation to me.

1674. You cannot state that there was an offer made to you?—Not a written offer.

1675. But only an explanation made of it?—Yes.

1676. Sir *John Wrottesley.*] From that which they did as to some, you judged what they would do for others?—Yes.

1677. Mr. *Pattison.*] You re-discount largely?—Pretty largely occasionally.

1678. Do you conceive that is a practice generally pursued by issuing bankers?—Yes, I think it is; I think the whole of them re-discount occasionally.

1679. Throughout the country?—Yes; in different parts of the country some very respectable banks are considered banks of deposit, and others banks of discount; a Devon and Cornwall bank, a Whitehaven bank, and a bank at Lancaster, and very many others, which have a very large command of deposited money. In those particular districts there is no call for discount; and those banks send their money to the banks at Manchester, and Leeds and Liverpool, and elsewhere, where the demands upon them for discount are very large, and it suits the purpose of both; consequently, the capital that would be lying idle in one quarter is used in another.

1680. Would not your observations apply to private banks of issue also?—I think it would.

1681. Did you ever know a private bank of issue of high respectability discount, except in cases of great emergency indeed?—I cannot pretend to say what they do; it may be done in a different way. There are private bankers in Manchester who supply their customers; perhaps they do not re-discount the bills they receive, but they draw very largely on their London houses to meet the bills discounted payable in London. I consider that pretty much the same.

1682. The bank at Manchester used to draw very largely upon you, did it not?—No, to a very small amount; indeed, any sums they have drawn upon me have been comparatively small sums.

1683. What is the market rate of interest you are now paying in London?—We are paying as high as four and four and a quarter per cent.

1684. What is the lowest rate you ever paid?—Two and three-quarters; that was for a very short period in 1834.

1685. You never knew a bank of issue discount under that?—I never heard of their discounting under three per cent.

1686. Have you re-discounted largely at three per cent. in the market?—Very large sums.

1687. Consequently, you have got bills discounted in the London market quite as cheap as if you had made an arrangement with the Bank of England?—At times, but not often. The changes of the rate of interest in London are very rapid and very sudden. I have known a difference of three-quarters per cent. during the course of a week. I have been discounting at three and a half, and I have seen it rise to four and a quarter during one week.

1688. Sir *John Wrottesley.*] Have you ever made any comparative calculation as to the profit arising from taking money from the Bank of England at three per cent., or issuing your own notes?—Yes, we have.

1689. Can you state it?—I can state that the result was that we gained more by our own circulation than by having the circulation of the Bank of England at three per cent. I think on our circulation we gain rather more than three per cent., and then we do not depend upon the rate of the market; for instance, if money in London now costs four and a quarter, our circulation becomes very valuable to us.

1690. What is the value per cent., that you conceive to be profit, after deducting stamps, and the increased establishments which you must have both at Manchester and in London for the payment of your notes?—I think about three per cent. on 300,000 *l.*; the gain will be about 9,000 *l.* a year.

1691. What are the expenses?—The expenses of stamp duty under the composition which we pay, is at the rate of 7 *s.* per annum for every 100 *l.* constantly in circulation, and the expense of paper and engraving, and other things, are not a very great deal.

1692. Do you add the rest you must have in your London banks, and in your coffers,

coffers, paying no interest?—We must keep a little more in consequence of having a circulation.

1693. At what do you put that?—I do not know that it will be above one-eighth per cent.

1694. You do not think that the expense of your circulation altogether is more than 10 *s.* per cent.?—No, for we are necessarily obliged to keep a large sum of money, even if we have no circulation.

1695. Do you mean to say that the difference in your favour in consequence of issuing your notes, as compared with paying the Bank three per cent., would be three per cent.?—The difference between the getting our bills discounted at three per cent.,and having a profit on our circulation, is so much in favour of circulation, that we could not listen to the temptation of having our bills discounted at a low rate by the Bank.

1696. You state the expenses of your circulation at about 10 *s.* per 100 *l.*, and you would be obliged to pay the Bank three per cent., leaving a difference of profit of 50 *s.*?—It is a different description of account altogether; money to us in the shape of notes constantly in circulation, supposing we are paying four per cent. in London, is so valuable in making an estimate of the value of those to the Bank, we can take only the difference between the three per cent., and that constantly paid on 300,000 *l.* or 400,000 *l.* employed in re-discount, throughout the average of bills at three months, would be four times the amount in a year.

1697. You state that you occasionally draw bills at three months; will your London agents accept bills at three months?—Yes, they do; there was some difficulty at first, but when it was represented that our neighbours, Jones, Loyd and Co., would do it for them, and that it suited the convenience of our customers, that they came and demanded bills at three months; we had no inclination or wish to have them beyond two months, but we do it to accommodate them, and when we refused to do it beyond two months, they said, "Then we will step over to Jones, Loyd & Co., they will give it;" we were consequently obliged to do it, and our friends in London gave up their feeling against it.

1698. Are you acquainted with the nature of the deed of settlement of the Northern and Central Bank?—I am.

1699. Will you explain this: "Date of deed of settlement, and number of persons who have signed such deed? *Ans.* The deed of settlement is dated the 1st of July 1834, and the number of persons who have signed the same, is 1,265, who by the existing law are liable to the engagements of the company to the utmost extent of their means, but it must be observed that by clause number 26 of the deed, should 25 per cent. of the capital at any time be lost, the company will then stand *ipso facto* dissolved, the responsibility of the shareholders being thereby limited to that extent only." What do you mean by the last sentence?—The meaning of that is, at the general meeting, where the state of the affairs of the bank is exhibited to the shareholders, that then if it should appear through misfortune or imprudence the means of the bank are reduced from a million to 750,000 *l.*, any individual partner may get up and move that this bank shall no longer carry on business, but be wound up, and that they will not subject themselves to a management which has involved them in losses, and then by the deed of settlement the co-partnership ceases; that is provided in the deed, that no director or manager shall say "In spite of your desire, we will go on till we have lost all your money;" they (the shareholders) may say "You shall go on no longer."

1700. The words "responsibility of the shareholders being thereby limited to that extent only," apply to the co-partnership, and not to the liabilities which, under the 7 & 8 Geo. 4, the individual shareholders are liable for to the public?—That applies only to the account between the partners themselves, it does not take away the responsibility of the partners to the public; that must remain, and if it should turn out that the half is lost, they must make up that.

1701. Sir *James Graham.*] You think a single individual, in case of a loss to that extent, may break up the bank?—Yes, may compel them to wind up, and say they will not trust them any longer.

1702. That is the original agreement, binding on all?—Yes.

1703. Mr. *Attwood.*] What is the amount of capital paid up?—Nearly 800,000 *l.*

1704. What is the amount which the bank have lent out, for which they hold no convertible securities?—I think it must be a very small amount lent out in that way, it must consist entirely in the houses and the property they possess.

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1705. What security do you hold for the balances of current accounts due to the bank, 1,080,099 *l.*?—We have all the parties to go to, to demand the balance when we find it convenient to call them up.

1706. You have the names of certain debtors who have drawn that amount?—Yes, and we can desire them to pay up their account at any period.

1707. Do gentlemen borrow money on the understanding that you have a right to demand it from them at any moment?—Instantly.

1708. Have you found in practice that they pay it whenever you demand it?—Whenever we have had occasion to call up money, it has been settled within a reasonable period.

1709. Do you mean that you can recover, at any moment, any amount of this million of money paid out?—I think we can recover a very large proportion of it in a very few days.

1710. You have not had occasion to take measures to recover any considerable part?—No, we have never been in a situation to require it in any considerable degree.

1711. What do you think would be the effect on trade or the customers of the bank if this one million, or any considerable part of it, were demanded payment of in a few days?—I think it might produce temporary inconvenience.

1712. Do you think it would not produce great failures and stoppages of payment?—I think not; in the first place, before those advances were given, the most prudential inquiries were made regarding the propriety of giving those occasional advances; we never give without the most prudential consideration, and to houses considered perfectly entitled to them.

1713. Supposing that any time of pecuniary difficulty should arise, which may be the time when banks in general have most occasion to demand payment of debts due to them, would they be able to get payment of any material quantity under such circumstances as those?—Yes, I think they would get payment of a very material amount.

1714. Supposing other banks were demanding payment at the same time, do you think you will get a large proportion of them?—I do not know any respectable houses which generally do business with more than one bank.

1715. Would not you consider that one means by which the parties would get the money, would be by borrowing of other banks?—I think that a good many might resort to other banks.

1716. Would they obtain assistance if other banks were demanding payment of their customers at the same time you were demanding of yours?—I think that is an extreme case.

1717. Have you had much experience in banking in England or Scotland?—I have had much experience in banking in Scotland since 1817.

1718. Since that time have you not met with cases of the nature described?—In the banks I have been connected with, I have never met with any cases to occasion a moment's uneasiness.

1719. So as to compel you to call up the money to answer the demands upon you?—No; the only cases in which we do it is, where the accounts are lying in a dormant state, where the parties are doing no beneficial business, and making it what we call a dead loan, there they are invariably called upon to pay.

1720. Are you speaking of banks which have lent out on a dead loan more than their whole capital?—No, that is not on a dead loan, that changes its character every week.

1721. The question refers to a loan in which there are no bills of exchange?—We do not call that dead loan where operations are constantly going on.

1722. If you have over-drawn accounts beyond the capital of the bank, should not you anticipate inconvenience?—We cannot suppose but that such a case might occur; but it is, in my opinion, a very distant probability.

1723. There are 25 branches connected with your bank?—There are 40; it is a pity to draw a distinction, for there is a separate business done at every one of them; but some are called sub-branches.

1724. That would leave about 17,500 *l.* paid-up capital for each branch?—If you average it; but then some of those 40 branches are placed where very little business is done, and where they require no capital at all. There are two descriptions of branches, one a branch debtor to the head office, and many others which are creditors to the head office; for instance, the deposits of money which are obtained at the branch, go to supply the demands in other places where they are called upon for large discounts. There are a number of branches in various parts

which

which require no assistance, and where the discounts are almost nothing, but where the deposits amount to 30,000 *l.* or 40,000 *l.*

1725. The capital is equal to about 17,000 *l.* for each branch and sub-branch, and the money lent out is about 27,000 *l.* for each branch?—Great part of that is lent out in trading manufacturing districts; a great proportion is at Manchester, Liverpool, Leeds, Nottingham, Birmingham and Sheffield.

1726. Did you commence in March 1834?—We opened our head office on the 17th of March 1834.

1727. When was the latest branch established?—There was a change very lately; we had a small sub-branch at a town called Bradford, and within these 10 days the business at that bank has increased so much that the directors have been induced to adopt it as a branch.

1728. Is that included in the 40?—We have given up two branches; we gave up Bristol, thinking that it was too far from the head office. We were induced to go to Bristol, because a private banking house offered to give up business in our favour; that was the house of Haythorne and Wright; they offered to give up their banking premises; but we saw there was a prejudice against branches being so far from the head office, and we have given that up.

1729. That at Bradford existed as a sub-branch?—Yes, as a sub-branch to Keighley.

1730. How long has it existed as a sub-branch?—I think about 18 months.

1731. Have you established any sub-branch or branch within the last six months?—I should think not.

1732. They were all established between March 1834 and the end of 1835?—Yes.

1733. Have you an establishment at each of those branches, a manager and agent?—Invariably.

1734. At the 40 branches and sub-branches?—Yes.

1735. Were all those managers selected for that number of 40 in the 18 months?—Yes.

1736. Who had the selection as to the fitness of those gentlemen?—We applied to different banks and different institutions, and called the attention of gentlemen who had been brought up as bankers, by advertisement, to make applications, I think, for situations in our bank; during the first three or four months after the bank was established in Manchester, we had about 300 or 400 applications on our list.

1737. Was it the board of directors who selected the gentlemen to do the business of this bank and the branches out of the number applying?—Yes; after making every inquiry and getting proper testimonials, they were all bound to produce securities for their transactions.

1738. There are two descriptions of persons who have accounts with your banks; some are shareholders?—Some of them are.

1739. Is that a large proportion?—I cannot say whether it is a large proportion considered; generally speaking there are shareholders; many of our customers come under that description.

1740. Of those two classes, does that of shareholders form the main part of the customers or the smaller proportion?—I think in our bank a very large portion are shareholders.

1741. Do you lend money to those customers who are not shareholders?—Yes, if they are wealthy influential persons.

1742. If they are wealthy influential persons you would still lend them money, though not shareholders?—Yes.

1743. Supposing persons of equal claims came to borrow money from the bank, the one a shareholder the other not a shareholder, would you treat them both alike?—I think there might be a little bias in favour of the shareholder; I think it is natural to suppose that might be so.

1744. Would not that lead to the greater part of the money on overdrawn accounts being due from your own shareholders?—It might lead to that, certainly.

1745. Supposing such an unlikely circumstance were to arise as a state of pecuniary difficulty and embarrassment generally, and large claims were made upon your bank, and suppose the case of some other bank, not conducted so well as yours may be assumed to be, should stop payment, and a demand be made upon all your forty branches in consequence, do you think you are fully prepared

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to meet an emergency of that kind?—I confidently say we should be as well prepared as any other establishment we have known or heard of.

1746. Do you think generally as well as banks round about you?—I think so; the first great demand that would be made upon the bank would be that of notes, the second of deposits; our notes are distributed over such a large portion of country, and a proportion payable only at a particular place, I cannot think a very large amount would come bearing upon one point. I think it would be done in such a way that supplies could easily be found to meet emergencies.

1747. From what fund would you propose to derive that supply?—In the first place, we have a large amount of gold and Bank of England notes lying at the head office; in the second place, we have very great facilities altogether in London, which we could make available at the shortest notice.

1748. Do you mean by facilities, modes of raising money?—We have it in our power to go to a very considerable extent with our bankers, but we never have asked them for loans of money in any way, though in case of emergency they are bound to supply us.

1749. When you spoke of facilities, you meant modes of raising money, not using your own?—Yes; and even we might say to our bankers in London, "If you have the benefit of our business, if we have occasion at any time for 50,000 *l.* or 100,000 *l.* will you give it us?" and they say, "We will do so."

1750. Do you think that is a thing to be taken into consideration?—I do not think we have felt the necessity of taking it into consideration.

1751. Have you not heard of periods at which bankers in London have been obliged to take care of themselves, and not encumber themselves with such engagements?—There have been such times, no doubt.

1752. May they not occur again; and if so, where are you?—I do not think any bank, and the Bank of England among others, would be able to do so.

1753. Does the item in this account, "Cash in coin and Bank of England notes," include the balances in London?—Nothing whatever; that is merely the balance of the head office and different branches.

1754. There is nothing here showing the balance in London?—I did not know that was called for; it is a very fluctuating circumstance, the balance we have in London.

1755. Was not there any balance in London on the 31st of December?—There is no return sent to the head office; it depends upon our situation with our bankers and brokers.

1756. If you had a balance in the hands of your bankers in London, would not that alter the amount of your total assets?—No, I think not; for it is put in as bills, against which the endorsement or guarantee is placed; I have not seen the return.

1757. Have the goodness to look at the account, and say whether the balance in London ought not to appear there?—Opposite to the liabilities there are "Bills bearing the endorsement or guarantee of the Bank;" we take credit for exactly the same amount; in that is included the balances of money lying in London in the hands of our bankers and our brokers, or our repositaries, in the sum of 1,326,000 *l.*

1758. In the account of current account due to the bank is included money lying in your London bankers' hands?—Yes, and which lies in our brokers' hands and our own; for instance, after that account was made out I might have 300,000 *l.* or 400,000 *l.* of bills in my bill-case; it does not follow that we have actually disposed of those bills, because I may have in my possession one-third part or one-fourth part. I may have gone to Gurney, Overend & Co., or other eminent houses, and have offered them those bills, and I say, "Let the money lie with you till I want it;" I can get it in a moment; it is no unusual thing for me to have 100,000 *l.* in their hands.

1759. Do they allow you interest upon that?—They do not charge me the discount till the money is drawn out; that is a part of the arrangement with them.

1760. They discount bills for you, allowing you the option of drawing the money as you want it, and charging you a discount from the day you draw money?—Yes.

1761. That is the manner in which you keep your money in London?—Yes.

1762. Are you in the habit of having money from brokers in London?—Yes.

1763. Have

1763. Have you been used to keep much money in the hands of your bankers?—Our bankers allow us no interest, and therefore we keep them as bare as we can.

1764. Sir *John Wrottesley.*] Do you pay them a commission upon the business they do?—Yes, we pay them a commission upon the business done; we do not leave a balance in their hands.

1765. Mr. *Clay.*] Who are your bankers?—Barnett, Hoare & Company, and Prescott, Grote & Company.

1766. Sir *John Wrottesley.*] Will they pay promissory notes which are presented at their house without having any cash in their hands?—I always take care to supply them for their demands during the day; they are never in advance.

1767. You balance that account at the end of every day?—We have a cash balance announced every morning, or rather the night before; generally it is in our favour; the bankers send to us and say the payments during the day will be so much, and I provide for it.

1768. How can you estimate the promissory notes?—They debit us with all that they know of; but frequently bills, and particularly bank post bills, are floating about the country for months, instead of coming in at seven days' date, and then they come with an immense number of names upon them.

1769. You provide for the amount of their payments which they may make during the day?—Yes, and in case of the payment of our notes, we cannot tell how many of them may come in during the day.

1770. Supposing more notes came in during the day than you had provided for in the morning, would they pay them?—They would.

1771. Then occasionally you run into debt?—I think very rarely; it scarcely ever occurs to any extent.

1772. Sir *James Graham.*] As you studiously keep your London bankers, as you term it, bare, do you expect that at any moment they would advance 100,000 *l.* for you on an emergency?—We would find that 100,000 *l.* for them.

1773. Considering that there may have occurred times of extraordinary pressure, can you anticipate they are bound to advance you 100,000 *l.*?—The demands upon our bankers, of course; we give them notice of all the bills drawn upon them and accepted by them; but they are always covered by funds in their possession.

1774. Considering that there may occur times of extraordinary pressure, can you anticipate that they are bound to advance you 100,000 *l.*?—It depends upon the agreement we have with them.

1775. Have you such an agreement with them, that in case of emergency they would advance you 100,000 *l.*?—I do not know that. I am not at liberty to give a direct answer without consulting them upon it.

1776. Have you been conversant with banking for a long time?—Yes, I have.

1777. Were you conversant with it in 1825?—Yes; I was then one of the managers of the National Bank of Scotland; the panic had no effect upon us.

1778. You had not come to London at that period?—No.

1779. From what you heard at that period, do you conceive that your bankers would advance 100,000 *l.*, you studiously keeping them bare?—I do not know what might happen. I do not know how 100,000 *l.* demand could come upon our bankers; the only thing that would come upon them would be a portion of notes coming upon them. The only extraordinary call that could come upon them would be a part of our notes in circulation.

1780. Are you not aware that during the year 1825 there was a pressure on the bankers for the payment of their outstanding notes?—I am quite aware that there was.

1781. If that was to occur again, you would have that pressure at your 40 branches?—Yes, if it came upon the whole at once.

1782. Would you like, in such circumstances, to have your London bankers ready to advance you 100,000 *l.*?—It would be very advantageous to have that facility.

1783. Do you think, without special agreement, they would advance you 100,000 *l.*?—I really cannot say how far they would go.

1784. Is that arrangement with your bill-brokers of a permanent character, or might they terminate it to-morrow?—They might refuse to discount any of our bills at any moment.

1785. That is determinable at the will of your bill-brokers?—Yes.

 1786. And

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1786. And in a moment of pressure would be in nowise binding upon them?—Perhaps that comes under the description of the bargain with our banker; it is rather delicate to answer that question; but I have had communication with certain brokers that they bind themselves to a certain amount per week for us.

1787. Do your managers give security?—Invariably, at every place.

1788. What is the power of the managers to make advances?—They are always under the direction of local directors or the committee; without authority they cannot give advances without writing to the head-office. They cannot discount paper without being authorized by the committee or the directors.

1789. Your local directors are mostly men in business?—Not always; we have a good many who have not any business; men who have retired from trade.

1790. They are all proprietors, of course?—Yes.

1791. They do not all bank with you?—They are chiefly depositors with us.

1792. Have many of them overdrawn accounts?—Not much.

1793. Has the manager any check or control over their overdrawing their accounts?—The same as any others; it is referred to the directors at the head-office.

1794. What proportion of the whole sum do the overdrawn balances of accounts bear?—Those are sums advanced upon current accounts.

1795. They are all overdrawn; the 1,080,000 *l.* is all overdrawn?—It is the amount overdrawn on all the accounts.

1796. What proportion of that is in the hands of proprietors?—I cannot tell; it would require a very minute inspection of the books to make that out.

1797. Is it a million?—I cannot tell; a great proportion of our shareholders are customers of the bank, consequently that would apply to a great proportion.

1798. Had you any security for that?—Always.

1799. Of what nature?—Either real security, titles to property or personal security; but in some cases the overdrawing is allowed to houses where they are considered very safe, and generally acknowledged to be men of large capital.

1800. When you say real security, do you mean the lodgment of deeds?—Yes.

1801. In cases where it is personal security, have you any other security than the person overdrawn?—Collateral security.

1802. One name, in addition to the drawer?—Generally two names.

1803. Are the proprietors considered as security to the extent of their shares?—Certainly.

1804. You consider that as security?—I consider that we have a security upon them.

1805. That is provided by the deed?—Yes.

1806. Supposing the party is a proprietor, and has paid up to the amount of 1,500 *l.*, do you allow him to draw upon his account to that extent without security?—It would be an inducement to let him overdraw.

1807. Then as a departure from the general rule, you would not require security?—To that amount we should not require security; I think that would be unnecessary.

1808. Are there quarterly meetings of the directors?—There are daily meetings.

1809. Do you know the principle on which they would direct their issues?—Certainly I do; there is a weekly return from every office laid before the directors on the morning of every Thursday of the exact amount of advances and issues of notes, and every other item that can come under their notice is distinctly stated there.

1810. Have you any principle except the demand for your notes, and the security you can obtain, which regulates the amount of your issues and notes?—We have never made it an object to circulate our notes. If a customer comes in and begs to discount 1,000 *l.*, and he says, to induce you to do it, "I will take the whole proceeds in your notes," I would immediately say "No; we will not do it upon that principle; we make no difference between our notes and Bank of England notes and sovereigns; you shall have that you prefer; we should wish to give it according to your preference."

1811. Do you regulate your proceedings at all with reference to the proceedings of the Bank of England or the exchanges?—I do not think that we regulate our proceedings with reference to the Bank of England at all.

1812. Do you attend to the question of the quantity of gold in their coffers?—I think

I think that is more a matter of curiosity; but we like to see that there is a good stock.

1813. If you saw the stock of bullion decreasing, would that have any effect upon you?—I think it would.

1814. Do you practically attend to that?—We do indeed.

1815. You were understood to say you thought that a matter more of curiosity?—I thought the question referred to the mode of transacting business; we pay great attention to the amount of gold in the Bank.

1816. If you saw the quantity of gold diminishing in the coffers of the Bank, and the Bank diminishing its issues, you would be disposed to diminish the amount of your issues?—I think it would be a check upon us.

1817. Do you practically attend to that?—We really do.

1818. Have you any Bank of England stock and Exchequer bills?—We have none whatever. The reason I stated early in my examination, that we have considerable difficulty in regulating our business in that way. When the bank was established, we held out that all our means were to be employed in real legitimate proper banking, and in no speculation whatever; we have never made up our minds to lay out a very large proportion of our funds in Government stock, because there might be a heavy loss upon it. Suppose 100,000 *l.* vested in it, and it fell, it would be a serious loss; but if we vested in Exchequer bills, we are receiving only the interest of two and a quarter per cent., which our shareholders might consider very badly invested. I had very serious conversations with very well informed gentlemen of the city of London, who are constantly engaged in the monetary operations, in particular with Mr. Gurney, and he has always upon that subject said it would be very desirable; but his own opinion has always been, if you have plenty of remarkably good bills, prime bills in your bank, you run no risk.

1819. Mr. *Attwood.*] Is he not a bill-broker?—He is.

1820. Sir *James Graham.*] Your cash in coin and Bank of England notes, which is your rest, immediately available, does not appear more than one half of your amount of promissory notes payable on demand?—Much about that.

1821. If from any temporary pressure your rest in cash and coin and Bank of England notes were exhausted, and there was an influx of your notes payable on demand when you were so exhausted, what is the resource to which you would have recourse?—We have many other resources.

1822. Which is the first to which you would turn?—The money in London in the hands of our bill-brokers.

1823. You are understood to say that you had no money in the hands of your bill-brokers except under contingent arrangements, that would be made to operate to the extent of 100,000 *l.*?—If I discount to the extent of 100,000 *l.*, this money remains with them to be drawn for.

1824. Have you constantly a balance in the hands of your bill-broker to an extent to make up the difference between the balance of cash and coin, and Bank of England notes, and, on the other hand, promissory notes payable on demand?—Certainly not.

1825. The balance in the hands of your bill-broker would not supply the deficiency?—No.

1826. Feeling that, what is the next resource?—We generally have considered that if we had something like the proportion the Bank of England generally have, it is pretty fair; their circulation is about 18 millions; they have seven millions in their repositories, we have a greater proportion in ours.

1827. You have 279,000 *l.*, the amount of promissory notes payable on demand, and your cash in coin and Bank of England notes is 137,000 *l.*?—Yes; if it is in an equal proportion with the bullion in the possession of the Bank of England, I consider it a prudent amount, and we have more.

1828. Mr. *Attwood.*] Does that 137,000 *l.* include the notes of other bankers lying for change?—They never remain in our hands half a week.

1829. Can you give a general conjecture what the amount would be on any particular day, in all those 40 branches, of notes, not considered as articles to be paid away in your business?—The way we manage that is, that on two days in a week, Tuesdays and Fridays, or on other days which suit the convenience of parties, we meet together, and if we have 10,000 of their notes, and they have 15,000 of ours, we pay them the balance in bank notes, or an order on London at sight.

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1830. What amount remains in those branches of notes of your bank which you reserve to exchange with them; will it be less than 50,000?—They never remain in our hands, we change twice a week.

1831. They remain in your hands for two days?—Two or three days.

1832. Supposing your exchange with any particular bank should be 6,000, you will constantly have in your hands of that bank 3,000?—Yes.

1833. Do you think you have ever less than 50,000 of those other banks in your different branches?—It may amount to that.

1834. Does that form a part of 137,000 *l.*?—Yes, but that takes the same amount of our notes out of circulation, for the one is given for the other, and that diminishes, therefore, the amount for which we are liable.

1835. But there is so much to be struck from the amount of your cash in hand?—I consider that the promissory notes of those banks which we hold, and which banks are stable and solid, are as good property as we can hold.

1836. The question refers to the circumstances in the event of the public demanding the payment of the residue, which is 130,000 *l.*?—When a demand comes upon us for our notes in circulation, the quantity held by any bank of our notes, if we held an equal quantity of theirs, of course they are just balanced, or all the difference which can come upon us is merely from those of whom we hold nothing.

1837. Suppose that the demand should not come from those bankers, but from the public, and you hold a certain proportion of their notes, you could not apply those in payment of the public, who presented your own notes?—Certainly not, we should never pay away the notes of others.

1838. You have been acquainted with the Scotch system of banking, is there a system of joint stock banking in Scotland, independent of the holding a certain amount of public stock or Exchequer bills?—I think it is more the practice of Scotch banks to have considerable funds in London, vested in the funds of the country, in the public funds.

1839. Would your experience induce you to say that it is a constant course for them to have funds in England, which they can immediately convert into cash?—I believe it is their habit to have a certain amount.

1840. You rely on an advance from your London bankers for 100,000 *l.*?—I am not very fond of starting the question on the 100,000 *l.*, but I think we might rely on anything reasonable.

1841. Supposing you found yourself at the end of your resources, what might be the effect on your 40 branches?—The demands on those 40 branches would be so divided, I do not think any risk would occur; suppose one bank has 300,000 *l.* in circulation, and we have 300,000 *l.*, it is only a certain proportion could come against any branch.

1842. Sir *James Graham.*] You did not witness the run in 1825?—No.

1843. Mr. *Attwood.*] Suppose the demand did arise, would you be able to meet that demand in case your London bankers disappointed the expectation you entertained?—I think we have the means of raising such a fund that we should not be hurt materially, even if all our notes came in upon us, but it is an extremely improbable event.

1844. Your system has not provided against any extreme difficulty in the money market?—If it is brought to such a nice point that it is dangerous to have such an amount in circulation, and that we must have money to meet it, there is no advantage in having it out.

1845. Sir *James Graham.*] Have you not deposit accounts with you?—Yes.

1846. Are there none of them bearing interest?—We pay interest on everything deposited.

1847. Is there any bargain with the parties depositing that they shall not draw without notice?—For large amounts; that they shall give a certain intimation of their intention to withdraw.

1848. Is that the uniform operation?—We uniformly make an agreement that they shall give us due notice.

1849. Of this 379,000 *l.*, how much may be drawn out without notice?—I suppose, perhaps, over all, it might be 100,000 *l.*

1850. That is to be added to the 279,000 *l.* payable on demand on notes outstanding?—Yes; in answering that question I only say the thing is possible.

1851. That is to be added to the 279,000 *l.*?—I think it reasonably may.

1852. Your liabilities, therefore, amount to nearly 400,000 *l.*?—Yes.

1853. There

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1853. There is a rest to meet that of 137,000 *l.*?—Yes; and there is money in the till, which of course will go against our notes that are out.

1854. The bank post bills are 60,000 *l.*?—I am sorry there is such a name as bank post bills, because I consider those as a draft upon our bankers; it comes to the same if I sit down to give a bill on London at seven days after date; I consider that the same thing. I think it is a part of the business of a bank which will be better given up, not to call them bank post bills; it arises from a childish idea that they resemble the bank post bills of the Bank of England; they have a currency in the country, and many persons are not anxious to present them on the day they become due, and consequently some 50,000 *l.* or 60,000 *l.* may wander about the country, and not come in for two or three months. The bank post bills of the Bank of England are of a very different description, for they are after sight, and though they travel about the country they are not payable for seven days after sight, because they must be accepted; but the persons, the moment they receive them, may go to the same office and get them accepted; and then, consequently, it is payable in seven days after it is given.

1855. In a moment of pressure, the Bank of England need not cash theirs?—They must pay it. Suppose I buy a bank post bill on the 1st of June, it is accepted the 1st of June, it is due the 8th; if I keep it till the 8th, on that day the Bank of England must pay it.

1856. Suppose your bill-broker and your bankers, at the time of extreme pressure, refused you that accommodation, which they are not bound to give, but only in their discretion, you having no Government securities, what is your remaining resource?—We should be in exactly the same situation as all other similar establishments; there might be a certain inconvenience.

1857. Would not stoppage be the necessary consequence?—I cannot conceive such a thing.

1858. If your rest should be exhausted, and your bill-brokers and bankers refuse advance, where do you place your reliance against stoppage?—The supposition is so extreme, I cannot possibly go into it in such a concern as ours. If there were the least difficulty, and we were to make an appeal to our shareholders that we wish assistance, I know we should get assistance to a large amount at a very short period; and we have had the assurances of exceedingly influential gentlemen of very large capital that such would be the case.

1859. Mr. *Attwood.*] Is it your practice, in providing money for your London agents to meet their daily payments, to draw bills upon them to provide the cash?—Never, at no time whatever; we never draw bills for the purpose of raising money upon them. There was an occurrence took place, through the Bank of England, with Barnett, Hoare and Co., which brought forth an explanation upon the subject. They stated that very large bills had appeared, and it was supposed in London to be for the purpose of raising money on credit. I know another bank in Manchester would not give any explanation upon the subject; but, as manager of the northern and central bank, I took a different mode of proceeding, and instantly sat down at the moment I got the letter, at three in the afternoon; by that evening's post I wrote back to Barnett, Hoare & Co., and inclosed to them the bills, and directed them to keep them in their possession till their maturity, saying there was no intention on the part of our bank to raise money on the credit of any one.

1860. Mr. *Pattison.*] Had you not bills afterwards drawn upon you?—To a small amount.

1861. Was not that in consequence of Barnett, Hoare & Co. refusing to accept?—They had an objection to accepting large bills at three months, and we were obliged to give considerable bills at three months to our customers in Liverpool; they were obliged to make their settlements to the satisfaction of the sellers; those bills were objected to by Barnett, Hoare & Co., who did state that feeling, that they did not like to put their names to bills of very large amount, in consequence of which we have never drawn upon them to a very large amount since.

1862. They have drawn upon you; who was your agent in London?—They do occasionally draw bills upon me as the accredited agent in London, because I manage their concerns in London.

1863. You were their agent, and Barnett and Hoare were their agents; in consequence of Barnett and Hoare refusing to accept those bills, they drew upon you, and you accepted?—Barnett and Hoare never refused; it was at the time I was not resident in London, but in the country.

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1864. Mr. *Attwood.*] They drew upon you in consequence of Barnett, Hoare & Co. refusing to accept their bills?—They had no objection to our drawing bills to a small amount; the objection was to the date of the bills; it had not been the practice in London for bankers to accept beyond two months; but when we pointed out that in consequence of the facilities given by Jones, Loyd & Co., if we did not give that facility, they would go to them, they then withdrew the objection.

1865. Would not that objection have been at once obviated on the part of the bankers by their discounting that bill?—It would.

1866. But they hesitated about the date?—They stated if the parties do not make any objection we will give the money for it.

1867. But they wrote to the bank at Manchester, that they would rather decline having bills drawn upon them?—If they were called upon to give cash for them. They were not called upon to do that, but they volunteered to do it.

1868. Mr. *Clay.*] You have stated that of the deposit account, amounting in round numbers to 380,000 *l.*, you think 100,000 *l.* may be immediately payable?—On a pressure that might be immediately called for, certainly.

1869. There is another sum, the balances of accounts current, amounting to 325,000 *l.*, they are payable immediately on demand?—Sums lodged with us, overpaid on account.

1870. There is another sum amongst the liabilities of 325,000 *l.* balances of accounts current, they are all immediately demandable?—Accounts current are of two descriptions; frequently the parties upon those accounts current have money at the bank, and frequently the bank owes money to their account; at the period when this was made out those were the respective sums, but that is constantly fluctuating.

1871. At that period the parties having this demand might give a cheque for it?—Yes, they might.

1872. That added to the previous 100,000 *l.* is 400,000 *l.*?—Yes.

1873. The bank post bills are 60,000 *l.*?—Those are provided for in London, and always covered by remittances.

1874. They are a liability?—They must go as bills on London in any shape.

1875. There is, including bank post bills, 425,000 *l.* immediately payable, to which must be added 280,000 *l.*, the amount of promissory notes, together making a sum for which an immediate demand of payment might be made of 705,000 *l.*; the Committee understand that the resources to meet that consist of 137,940 *l.*, stated to be cash in coin and Bank of England notes, but from that must be deducted about 50,000 *l.*, the notes of other banks?—No, I cannot allow that to be deducted; if you take that from it, you must take it from the 280,000 *l.* also.

1876. Supposing it were deducted from the 705,000 *l.* of liabilities, that would leave 655,000 *l.*?—Yes, the better way would be to deduct it from the amount of notes.

1876*. Deducting 50,000 *l.* would leave 87,940 *l.*; the further resource would seem to be 601,774 *l.* bills of exchange; the Committee apprehend that must include the money which you state yourself to have at your bill brokers?—Yes, it must include that certainly.

1877. When you state that the bills bearing the endorsement on the part of the bankers of 1,326,961 *l.* 5 *s.* are any resource to meet this, it must be from misapprehension of the question, as those are bills to the same account as those on the other side which are already parted with?—They are not parted with; this sum of 1,326,961 *l.* 5 *s.* is the gross amount of all bills which bear the endorsement or guarantee of the bank; we take credit for them on the opposite side, because they liquidate those in proportion as they come to be paid off; we are not bound to the payment of those bills.

1878. But, in point of fact, they are parted with at the time they are charged to the credit of the account you have with the bankers?—A great proportion of them.

1879. Will you satisfy yourself whether they are not, in a proportion, bills in the possession of the bank?—Certainly; I have a large proportion in my bill-case at this moment falling due every day; I see by the account the sum of 601,794 *l.* is the amount of bills we are now in possession of, the others have been parted with.

1880. To meet the liabilities which may be made immediately available against the bank, your first resource would be the amount of cash in coin and Bank of England

England notes, which would come, according to your present account, to 87,940 *l.*; and further the sum of 601,794 *l.* which the bills would produce?—Certainly.

1881. Then your subsequent resource would be either upon the persons who had overdrawn accounts with the bank, or upon your shareholders for further advances of money?—Certainly.

1882. Mr. *Attwood.*] Those 601,794 *l.* of bills you resort to in the first instance are those bills least available for discount, perhaps?—No, I do not think there is any distinction; for instance, bills which I have retained in my possession, falling due every day, to the amount of 6,000 *l.* or 8,000 *l.* or 10,000 *l.*, are the best bills we have.

1883. Would not there be many bills remaining behind which the bill broker knows nothing about, and would have nothing to do with?—They would have to do with them if I wished it; from the transactions I have with them we find no hesitation, as our brokers, in taking such paper as we give them.

1884. There will be 88,000 *l.* bank of England notes and gold and silver?—Yes.

1885. That divided between 40 branches would give about 2,400 *l.* on the average in gold, silver, and notes, to each branch?—Yes, but the proportion sent to our larger places of business is greatly beyond the average, and the amount kept at some is very little; for instance, at some branches, such as Knutsford, little cash is required.

1886. You say that the bank have bought shares under some circumstances; you stated one case where the managers of the bank were advised to dispose of their shares?—That was when the directors found it necessary that the managers should dispose of their shares; being possessed of those shares, they were prevented being witnesses in any case the bank might be engaged in.

1887. Do you remember any purchases of shares made by the bank under other circumstances?—Very few indeed.

1888. What might be the amount?—I cannot say.

1889. What might be the object in buying those shares?—The only object must have been to have balances paid up; the accommodations to parties holding the shares; and they were sure if they wanted to sell them they could do it the next day again without loss.

1890. Sir *James Graham.*] Have the managers no power at the branches of incurring liabilities affecting the whole of the proprietors, without the consent of the directors?—They have no right whatever to give advances without applying to the Directors at the head office; they have no right even to discount paper at the branches, without the authority of the local directors or the persons whom they are desired to apply to for that purpose who are well acquainted with the localities.

1891. What security have you for the managers acting on that principle?—According to the regulations laid down, the sureties joining in the security to the bank would be liable.

1892. What is the average amount of security?—It depends upon the amount of salary and the amount of business done; from 1,500 *l.* to 8,000 *l.* or 10,000 *l.*

1893. Have you any security under 1,500 *l.*?—I think none under 1,500 *l.*

1894. And none above 10,000 *l.*?—The largest within my knowledge is 7,000 *l.*

1895. In point of fact, do not those managers enter into engagements without the sanction of the directors, on the spot, occasionally?—I have known the thing done, but it has been instantly discountenanced and prevented as far as possible.

1896. But you have recognized the transaction?—The bank must recognize it if it is done; it would be unfair to the public if it were otherwise.

1897. Do you not see in this very liability a great and inevitable danger in the multiplication of branches?—The danger can only apply from a departure from the regulations laid down, and for which the individuals and their sureties would be held answerable.

1898. Mr. *Pattison.*] Is Bristol the only branch which has been relinquished by your bank?—No, we have withdrawn one branch from Wakefield also.

Veneris, 1° *die Julii*, 1836.

MEMBERS PRESENT.

The Right Hon. the Chancellor of the Exchequer.	Sir Robert Peel.
Mr. Loch.	Mr. Clay.
Mr. F. T. Baring.	Mr. Attwood.
Sir John Wrottesley.	Sir Thomas Fremantle.
Mr Strutt.	Sir James Graham.
	Mr. Pattison.

THE RIGHT HON. THE CHANCELLOR OF THE EXCHEQUER, IN THE CHAIR.

General *Austin*, called in; and Examined.

General *Austin*.

1 July 1836.

1899. ARE you connected with the management of the North of England joint stock banking company?—I am.

1900. How long have you been so connected?—Since it opened on the 1st of December 1832; I was always a director of that bank from its commencement, but I did not take an active part in the management till the year 1834.

1901. Previously to that time were you acting in conjunction with others as a director?—I was, and had the particular charge of a branch of the bank at Sunderland, where I then resided, or at least near Sunderland. In consequence of my connexion in and about that neighbourhood my brother directors thought fit to give me the charge of the Sunderland branch, at the head of which I was placed, until a change took place in what we call the managing direction; there were two, called managing directors. In the year 1834, we found it necessary to change the executive in Newcastle, and I was appointed managing director, in which situation I have continued till now.

1902. Having previously to that been at Sunderland?—Yes, but always as a director.

1903. You had not been in any other bank previously to your becoming a director of the North of England joint stock bank?—No, I never had belonged to any bank.

1903*. You had had no commercial experience previously to that?—When young I was in a mercantile house, before the breaking out of the French war, so far back as the year 1790; the mania which took all our young men of that period, struck me, and I got into the army, but since that, till the formation of this Bank, I had no connexion in business, except that acquired on staff situations in the army.

1904. Previously to your appointment as a director of the joint stock bank, you had not had any experience in the management and direction of banking concerns?—Certainly not.

1905. How many colleagues have you in the direction?—We had 11 directors originally, but they are reduced now to eight; the reason of that was, that we considered that the customers did not like their accounts being exposed to so many directors.

1906. When you had the management of the Sunderland bank, had you any person concerned with you in that management, or was it entrusted exclusively to yourself?—Entirely to myself, under the control of the directors; but the branches report every day to the central bank, particularly the branches so near as Sunderland, only 12 miles; there is a daily communication with the branches as to what is going on. I had not any one associated with me, except clerks on the establishment acting under my orders.

1907. Among the other directors, were there any, and how many persons that had experience in banking affairs?—I believe only one, Mr. Batson; he, I understand, had experience in banking affairs; he was considered among us as a banker.

1908. Is he on the management now?—No; he is still a shareholder.

1909. Previous

1909. Previous to the formation of that bank, had you any experience in the direction of banks?—No, I had not then.

1910. Were you a party to the original formation of this bank?—I was, I got into it as most other people do, without reflection; I took shares in it, as many other persons did, as an investment; I had no notion at the time of becoming an active member of the bank at all, but I was elected a director, and principally because I was a man out of business, for the customers are naturally jealous of those in business in the towns where they are established, lest persons in a similar line of trade might get an insight into their affairs; most of us were chosen on the principle that we were out of business, or had so little business that it amounted to nearly the same thing.

1911. With whom did the company originate?—It originated with several gentlemen in Newcastle, who published a prospectus, as all those companies do; one individual after another took shares, and myself among the rest.

1912. Was the number of shares, and the value of shares, stated in the prospectus, the same which at present exists?—Precisely 20,000 shares of the nominal value of 100 *l.* each, making a nominal capital of 2,000,000 *l.*

1913. Can you state what amount of those shares were subscribed for before the bank commenced business?—Pretty nearly; I would say between 12,000 and 13,000.

1914. The amount of shares issued at the present moment being returned at 16,000, can you inform the Committee under what circumstances the number of shares differing from the amount subscribed for at the time of the opening, to the amount now issued, have been given to the public?—They were issued at par at first; as soon as the bank opened, or a little after the bank opened, we found there was an increasing demand for the shares, and we put them at a premium of 1 *l.*, and I should suppose that I am pretty nearly correct, but not being prepared for this question, I must trust to my memory; I conceive we must have issued somewhere about 1,000 shares, at a premium of 1 *l.* I think the profit put to the credit of profit and loss amounted to about 1,000 *l.*, that was latterly, not immediately after the opening of the bank; that I may take as the last 1,000 shares issued.

1915. Are the Committee to understand that the amount made by the bank by the issue of shares at a premium, was carried to the profit and loss account?—Yes, to what we call the guarantee fund, which is the same thing; it is an item of the guarantee fund as it is called; however, the guarantee fund and the profit and loss are but different names for the same thing; the guarantee fund is the reserved fund; we close the profit and loss account every six months, and carry whatever surplus there is, and appropriate it by general meetings to the guarantee fund, to meet losses.

1916. That is, after striking the dividend?—Yes, certainly.

1917. Is your proceeding then, to strike a balance upon that profit and loss account, to diminish your dividend, to deduct the amount of that dividend, and then carry the balance to the guarantee fund?—No, I think the most correct way of doing it, (but I cannot exactly say what is the practice, for it amounts to the same thing) the most correct way would be to carry the profit and loss to the guarantee fund, and then by the guarantee fund to pay the dividend; it may be done either way; whether our manager has done it the one way or in the other I cannot say, but it amounts to the same thing.

1918. You have 4,000 shares still unissued?—Yes.

1919. Are those in the hands of the bank?—They were never allotted; there is no dividend upon them; when we divide we divide upon the 16,000 allotted shares.

1920. With respect to the issue of those 4,000 shares that remain, have you any regulation under which the directors propose to issue them to the public?—No, there is not, they have long been held over, and there is not any demand for them; in fact we suspended them, perhaps three years ago, for the purpose of holding them for the accommodation of persons who might be useful to the establishment; that is the reason they were suspended originally.

1921. When you state that they were suspended for the accommodation of persons who might be useful to the establishment, will you explain what you mean?—I mean, instead of being given out to persons living at a distance, who can never do any business with the bank, nor recommend business, we wished to reserve them for gentlemen in the counties of Durham or Northumberland for the purpose of increasing our business.

1922. Are

General *Austin.*

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1922. Are your shares at the present moment at a premium or below par?—They are not at par; we have 15 *l.* paid up, and the selling price of our shares is 14 *l.*; the dividends have been so small they do not encourage persons to purchase them, they are at a discount of about 1 *l.* in 15 *l.*

1923. Your shares being of 100 *l.*, upon which 15 *l.* has been paid up, do you look to the possibility of further calls as a means of increasing your capital, if it should be necessary for you to do so?—We must look to it, if it is necessary for us to do so; but in consequence of the bank not paying so well as the shareholders expected, they would naturally be reluctant to pay up any further calls; still if necessary they must do it, but we endeavour to do without it.

1924. Is not the amount of shares which is held by the bank itself, and upon which no further calls could be made, a diminution of the means which you might otherwise resort to for the increase of your capital?—If we could sell those 4,000 shares it would be so much increase to our capital, but as the shares are at a discount, we prefer not doing so, not ourselves at any rate, lowering our own shares in the estimation of the public; we manage to get on with the shares we have.

1925. In proportion as a joint stock bank holds, either in deposit from others or as a reserve, an amount of its own shares, does it not precisely in that amount lower the extent of the security which it holds out to the public for the discharge of its engagements?—It assuredly does, if they hold the stock themselves; but in this case I apprehend not, because those shares have never been allotted; I would consider the bank as having but 16,000 shares; it is true the public do not know that they are not allotted.

1926. The public being ignorant of the number of shares issued, they can know only by your prospectus that the whole amount of capital is two millions, raised on 100 *l.* shares?—But they cannot, of course, know whether the whole of the shares are issued or not.

1927. Have not the directors the means of acting at once on the prices of their own stock, by issuing reserved shares?—Yes, they could evidently, and we have acted upon it by reserving those 4,000 shares; but if the shares had been all allotted, the only way in which they could act upon it would be by purchasing those shares back again, and paying the value of them out of the funds acquired.

1928. Do you think that operation would be a just and equitable one, namely, the purchase and sale of shares by the directors of a joint stock bank?—Certainly not; I think it would be a very false proceeding, inasmuch as it would be a secret proceeding, and totally unknown to the public, and that would lead also to traffic in shares among the directors, which would, I think, be very improper, even though it were for the benefit of the bank; but there are circumstances in which it may be necessary for the directors to take shares at the value of them. Suppose a shareholder became indebted to the bank to a certain amount, and he surrendered his shares, it would be fair to take them in cancelling the debt, and then to sell them again, but certainly not at more than their value, whatever they got them at.

1929. Do you mean, to sell them at the rate at which the bank took them in a settlement of the account, or at the rate at which they would sell in the market?—The market price; for they ought to give the market price for them, and sell them again at the same price.

1930. Are not some of the inconveniences to which you have adverted as being the consequence of a bank buying and selling its own shares, also connected with the system of a bank reserving a certain portion of its own shares, and issuing them at its own discretion and its own will and pleasure, and at such prices as it thinks fit?—Yes, certainly; but with respect to our own particular case, we reserve the shares, and have for a long time, because we cannot get a sale for them unless we take less than the paid-up capital on such shares, which would be a sort of *felo de se* on the part of the directors, a destruction of their own property, and therefore we go on with the 16,000.

1931. How many shareholders are there in your bank?—I have the license here, and I think it is 550 at this moment, at least when the last license was issued.

1931*. Is the deed of settlement signed by all your shareholders?—No, it is not; but whenever a transfer takes place there is a deed signed by the transferrers and by the transferree, and by the managers and directors of the bank, which deed is lodged with us, and remains in the bank; and according to the legal opinions we have had from the beginning, and at the time when the deed of settlement was formed, it is equally binding as if they had signed the deed of settlement, because they enter into a contract to abide by the deed of settlement in all its clauses.

1932. Are

1932. Are the names of the persons to whom shares have been so transferred notified to the Stamp Office?—Periodically; we have instructions from the Stamp Office on the subject, which we follow; I do not mean to say at the very instant a change takes place, but at certain periods.

1933. Are there any cases in which transfers are made without their being so noted?—Certainly not; they are reported to the Stamp Office in a short time, but not at the moment; a transfer cannot take place without the name reaching the Stamp Office sooner or later; their names are included in the returns sent to the Stamp Office.

1934. Except upon the legal interpretation of the deed of transfer which you have stated to bind the parties to the deed of settlement, the persons becoming shareholders by transfer do not sign the deed of settlement?—They do not; but they sign that other deed, which is considered a substitute for it. A transfer might take place by a man in Cornwall to a man in Scotland, and we should have to send this immense deed all through the country, which would be very expensive; a small deed is substituted to save that, and a great many of the proprietors have signed those deeds which are in our possession.

1935. You state that the issue of those shares is for the purpose of extending the connexion of the bank?—The retention of the 4,000 shares, that was the original motive; since that the shares have rather declined in value, they are rather below par, and therefore we do not choose to issue them.

1936. How would the issue of those shares to particular persons tend to increase the banking transactions?—Very obviously; if they were men in business they would give us their accounts, and promote our interest in every way; if they had business that afforded commissions, they would give it us.

1937. Mr. *Clay.*] Are a large proportion, or not, of the persons having accounts with the bank shareholders of the bank?—A very large proportion, but I am not prepared to say how many; it is impossible, unless I were to have recourse to the books, and to compare the shareholders' names with the ledger.

1938. Is it your impression that a very considerable proportion are customers of the bank?—Yes.

1939. Your impression is, that the bank owes the business it possesses in a very great measure, to the circumstance of having so distributed its shares with a view to obtaining business?—Partly, and to their influence in getting their friends to deal with the bank.

1940. Partly that the shareholders have themselves opened accounts, and partly that they have been the means of procuring further accounts?—Yes, and many shareholders not in business at all have got their friends to deal with us. I have myself friends of my own who have given accounts to the bank.

1941. Have you ever attempted to ascertain what proportion of the persons having accounts with your bank were parties who never had had banking accounts before, or such as had accounts with private banks before?—No, we have never attempted to ascertain that; we did not feel there could be any object whatever in it.

1942. Is it your impression that a large proportion of the persons having accounts with your bank had previously accounts with other banks?—I think the greater proportion of those having accounts with us, must have had accounts before with private banks, for they are principally men in business.

1943. What is your impression of the result of the system of joint stock banking, as to its power of successful competition with private banks?—I think it has more power, from its extended connexion.

1944. Is it a power to that extent, that in your opinion must ultimately tend to absorb the banking business of the country into joint stock banks, if the system should spread widely?—Yes, if the banks are properly conducted; if they are not properly conducted I think they will produce their own defeat.

1945. Suppose no casualty should happen to the system, is it your opinion that it contains within itself the power of absorption of the banking business of the country?—Yes, that is my impression; provided it is conducted as it should be, I have no doubt it will; but that is only an opinion.

1946. The first shares were all issued at par, previously to commencing business?—Yes.

1947. A thousand were afterwards issued at 1*l.* premium?—About 1,000.

1948. There have been no others issued at a premium?—No, those would be about the last 1,000 shares of the 16,000.

General *Austin.*

1 July 1836.

1949. The whole profit derived from the bank from selling shares is about 1,000 *l.*?—About that amount.

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1983. Sir *John Wrottesley.*] Of the bills bearing the endorsement or guarantee of the bank, what proportion have been re-discounted by you, and what proportion are bills you have paid out to your customers?—"Only about one-third of those bills are paid into the London markets, the other two-thirds are paid away by us in our regular business to parties wishing to make remittances, or remitted by us to country bankers for collection; we return those bills which are stated in account. If it is wished to ascertain what we really re-discount, that is, send into the London market, it is about one-third of that; the other two-thirds are used in carrying on our business.

1984.—

1985.—

1986. Can you discount good bills at Newcastle at a greater rate than four per cent.?—Our rate of discount at Newcastle, for bills beyond 90 days, is five per cent.

1987. How much for short bills?—Under 90 days four per cent.

1988.—

1989. Mr. *Attwood.*] You state in a memorandum at the bottom of the return that the assets would give a balance in favour of the bank of ; provided the bank have credit for the , which appears among the liabilities for bills bearing the endorsement of the bank?—The fact is, those are bills we have paid away; and if they never come against us, and we have every reason to suppose they are good till they do come against us, they ought not to be considered as liabilities.

1990. Or they ought to be put among the assets as well?—Yes, that could have been done, but we did not like to alter the form of the paper.

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2004. How many branches have you?—A branch at Sunderland, a branch at Shields, a branch at Morpeth, and a branch at Berwick.

2005. Does this item of cash in coin and Bank of England notes, include the notes of other banks which you keep in your different branches?—In banking phraseology, cash means coin and other bankers' notes, or Bank of England.

2006. Can you give an opinion what proportion of the would be represented by demands on other bankers?—I cannot say exactly, it fluctuates very much, it might be ; sometimes we have heavy balances to pay them, and then the next week perhaps very heavy balances to receive from the same bankers ; there is a very great difference week by week with reference to the notes taken by the banks ; but I think it would be a proportion of about one-fifth.

2007. That would leave about in the four branches in Bank of England notes?—Yes.

2008. In the item "Ledger balance due to the bank " were those overdrawn accounts?—Yes.

2009. Is there any amount of that sum you could rely on calling up quickly, if you should have occasion for it?—A great deal, perhaps the greater part of it, might be called up immediately ; we have very often contracted our advances to our customers, and we have found no difficulty in doing it very shortly, if necessary.

2010. The persons from whom you have demanded it probably have obtained advances from other banks to meet the call?—I do not know how they have got the means but by debts due to them ; they might have got bills from their debtors and discounted them with ourselves ; I would call that payment, as available matter to liquidate the balances.

2011. They might have it from debtors who owed them money?—I will suppose a trader or coal owner may give credit, and when we call upon him to reduce his balance, he goes to the man to whom he has given credit, and says, "You must give me bills," and if they are good bills they are the same as cash; if they are bad bills the debt cannot but remain ; he may discount them with us or with another bank.

2012. In case of a general pressure for money, would not you calculate that you would find greater difficulty, under circumstances like those, of obtaining payment of your credit balances?—We should perhaps find the same difficulty as to ourselves, that would extend not only to banks, but to every establishment in the neighbourhood of banks.

2013. Of the deposits bearing interest, do you take the running accounts?—Not our common business accounts ; we at first started with the understanding that the deposits were to remain three months without being disturbed ; but some other banks have adopted the plan of allowing interest the moment they are put in till they are drawn out, and we now do the same ; they are no longer deposit accounts in the usual acceptation of the term ; but they are accounts current, they are drawn out by checque.

2014. The whole is payable on demand?—Yes.

2015.—
2016.—

2017. You find an increased number of shareholders important in bringing business to the bank?—Decidedly.

2018. Is it the habit of the shareholders and directors to solicit banking accounts?—I do not know that it is to be called solicitation ; but a person's friends probably give their account to the bank when they think they have an interest in it ; a friend, if he has no interest to oblige any other person, gives it to the bank in which that person has a share.

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2063. *Chairman.*] Is there any clause in the deed of settlement with respect to the guarantee fund, and to what are the obligations imposed upon the directors?—Yes.

2064. Have the goodness to read it?—In the 36th clause of the deed of settlement it runs thus, "Unless the directors shall, in their discretion, determine the contrary, no dividend of the profits of this company shall be made for the period ending on the 31st day of December 1833." This was drawn up after we had, in fact, formed the company, and has reference to matters which are precedent in point of time to that very moment; but the operation of the bank afterwards will develope itself as I go on. "Unless the directors shall, in their discretion, determine the contrary, no dividend of the profits of this company shall be made for the period ending on the 31st day of December 1833, but the same profits, after defraying the expences of establishing this company, shall be retained, and form part of a fund, to be called the 'Guarantee Fund;'" that was, in fact, applying the whole of the profit the first year to the guarantee fund; then it proceeds, "and in each succeeding year during the continuance of the company, such proportion of the net profits which shall have arisen and accrued to the company during the preceding year, not exceeding one-fourth part of such profits as the directors shall think requisite, may be retained for the purpose of forming and maintaining the said guarantee fund; and the residue of such net profits shall be

be divided half-yearly or yearly, as the directors shall determine, amongst the shareholders respectively, according to the number of their shares, but the dividend to be made for any year shall not be reduced by the setting apart of any such profits as aforesaid to less than five per cent. per annum on the then paid-up calls or instalments on the subscribed capital of this company."

2065. *Chairman.*] Did it ever occur to the directors as a mode of replacing the lost capital, and as a means of increasing the funds applicable to the payment of their engagements, that it might be expedient to make further calls on the shareholders?—Yes, but the fact is the concern has been so unprofitable to the shareholders, I believe we should find it very difficult to get them all to consent to it.

2066. Have you not a power through your deed of settlement to make the call?—We had originally, but it was altered, and I think very properly altered; I think no directors should have any such power; the directors must now call a general meeting, or apply to a general meeting to sanction the call; then they call for it whenever they like; for instance, whether it is five or ten per cent., it is first sanctioned by the body, then the directors may call for it as they want it, but we have never done that.

2067. Are the Committee to understand, that whilst the directors have the power of extending the engagements of the bank with respect to calling up capital, they have only a limited power of extending the capital of the bank to meet the engagements they have contracted?—Precisely so; the power we originally had is in a certain degree limited, inasmuch as they must first have the sanction of a general meeting before they make a call.

2068. What do you suppose would be the effect of a call equal to the instalments already called up?—They were each five per cent.

2069. Supposing five per cent. called up now?—I think a great proportion of our proprietors would pay it willingly, and a certain proportion would not.

2070. In the event of persons declining, what would be the result?—If the majority of a general meeting determine it shall be done, they must comply.

2071. Supposing a call legally made, do you consider that it would be paid by the shareholders?—They have no mode of escaping from it, that I see; they must pay it, we should then have authority to proceed against them by action, in fact, to force them to pay it.

2072. Have the goodness to state what mode of proceeding you could resort to against the shareholders, in case they declined paying up the call?—I will read the clause in the deed of settlement, which is the best answer I can give to the question: at the time this deed of settlement was made, there was 10 *l.* called for, and the first part of the clause has reference to that: "In addition to the payments amounting to 10 *l.* per share required to be made by each shareholder, under the provisions hereinbefore contained, the directors shall have full power to require and call for the further payment by each shareholder of the sum of 90 *l.* on every share held by him, by such instalments and at such times as they shall think fit, together with interest thereon after the rate of five per cent. per annum, from the time or respective times appointed for payment thereof, until the same shall be fully paid, but so that no such call exceed the sum of 5 *l.* per share, and so that not more than one such call be made in any one succeeding year, the next succeeding year to commence from the day when the second call shall be appointed to be made: provided that notice of such call expressing the time and place, when and where the payment is required to be made, and stating the substance of the provision next hereinafter contained, relating to the forfeiture of shares for the non-payment of calls, be given to every shareholder two calendar months at least before the time appointed for payment of the same, and the directors shall have full power in the name of one of the public officers, to sue for and recover the amount of every such call, and interest thereon, from every person refusing or neglecting to pay the same as aforesaid, and also if they shall think fit to enforce the forfeiture of the shares held by such person, in pursuance of the two provisions next hereinafter contained, or to adopt either or both of such proceedings at their discretion." We can take all shares thus forfeited and sell them to anybody else, or bring an action.

2073. Do you know whether that would be an effectual remedy, supposing of actions directed to be brought against shareholders?—I am not sufficiently versed in equity law to know how that could be managed, but it is the usual way in which those deeds are drawn up.

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2074. You being a managing director of the company, would you rely upon it as an effectual means of enforcing a call?—I should certainly, eventually; but if people chose to resist it, and throw their causes into a court of equity, Heaven only knows when we might calculate on receiving the money.

2075. There is another provision by which the forfeiture of shares is provided for?—Yes.

2076. The forfeiture of the share being, under the second provision of the deed, the mode by which you enforce the payment, if an instalment is called for in circumstances of difficulty, when the shares are at a discount, may it not be conceived that the parties would rather forfeit the share than pay up a call leading to a problematical profit?—It depends upon the state of affairs at the moment; if the shares were at a very great discount, and the price of the share did not amount to much, I suppose they would, but we can have recourse to them after that for the deficiency.

2077. Sir *James Graham.*] Were any shares actually forfeited on any such call?—We never had a share forfeited; we have had shares returned to us in consequence of the lien we held upon them, the shares of bankrupts; but they were not what could be called forfeited, for a forfeiture of a share could be only for the non-payment of a call; all the calls were punctually paid.

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2086. Sir *Robert Peel.*] What was the object of inserting that condition in the deed of settlement, that under certain circumstances a single shareholder in the bank might propose the dissolution of the company?—To give to the shareholders, I presume, such a controul over their own affairs, as would render it impossible for the directors in opposition, or even the majority of the company, in opposition to the minority, to keep on the business of the bank, or in other words, to enable any individual who found that his property and his possessions were placed in jeopardy, to extricate himself from that jeopardy by stopping the bank; it is a discretion no individual ought to have, for it might be exercised by an individual having only 10 *l.* to the prejudice of a man having 50,000 *l.*; if the bank were allowed to work its own way, that man having the large property might get out without injury, or the bank might become prosperous, though by the immediate dissolution he might be ruined.

2087. The responsibility will extend to the whole of a man's fortune?—Certainly.

2088. Was it conceived that by dissolving, they might limit their liability to one-fourth?—No, their liability does not become limited up to that point, but that they might dissolve the bank on that proof of what they considered bad banking.

2089. It was quite understood by the shareholders, that for all transactions previous to the dissolution of the company, the proprietors still continued in their own persons liable, and must, if necessary, apply their property?—I conceive there is not a shareholder in the company who does not so understand it; in fact the Act of Parliament is very explicit upon that point.

2090. You mentioned that you had failed in two law suits, will you describe the particular nature of the transactions?—One was not a law suit, but the adjustment of an account; there were certain charges in that account made which a person disputed, and sooner than go to law we wrote them off, and allowed that sum.

2091.—

2092. What was the point the party contested?—That we charged too much commission; that our charges were more than they ought to be for transacting his business.

2093. Before he commenced banking with you, did he understand what the amount of the commission was?—Not exactly, it was done between his agent and the agent of the bank, very much in the nature of a verbal understanding; we found one said one thing and another another thing, and we thought it best to give up the matter altogether.

2094. Have

2094. Have you corrected that practice under which such a thing could prevail?—We have corrected the practice, but this was a very peculiar case which will never occur again.

2095. There was a loss of likewise?—Yes, that was a verdict we lost; we had an alkaline work with its stock mortgaged to us; the mortgagor failed, and we took possession of the alkaline work and stock, and sold the stock. The assignees commenced a suit against us, and a jury of our country gave it against us, that the stock could not be sold, that we did not take legal possession of it; consequently we were obliged to pay the amount of the verdict.

2096. The money had been originally advanced on mortgage?—The mortgage was given to cover the account; there were deeds deposited, and a certain kind of possession given of the alkaline works, but the stock being fluctuating, the stock we took possession of at first was not that which came into our hands afterwards, and it was upon that point we were defeated at law, that it was not the same stock; nor was it, but then we did not suppose it possible there could be such a construction of law as that; the stock was raw material, sulphur, and salt and lime, and other things used in the production of alkali, and that stock we got possession of some two years before, which was not the stock we sold; the former had been worked up, and other materials had come in.

2097. Had you a deed of sale with that mortgage?—We had a power of sale, and did sell upon that, and put it to the credit of that man's account; we were obliged to pay that sum back again.

2098. In the case of other debts, what was the general character of them; did the bank advance money on mortgage of land?—Never; we have occasionally had small mortgages given as collateral security, but we never advance money in that way, though we do get mortgages to cover an account as collateral security, and this was one.

2099. To what do you attribute those losses of and the ?—The was not properly a loss, it was a disputed account; it was said we had charged too much, and sooner than quarrel with the person who is a first-rate customer, it may be supposed, where such matters were disputed as the matters of difference between us, we waived it; we thought we ought to charge commission on the account, a great account; there has been a cash credit, in fact, of nearly

2100. The first sum was only a loss of so much supposed profit?—Yes; but having been included in our account, it was a debit to be deducted.

2101. What was the system adopted which led to the preceding losses?—A reckless system of giving credit to adventurers and persons who were not deserving of it; in fact, over-trading ourselves, and encouraging improper speculations in our customers, which led at last to bankruptcy, and consequently we became the victims, having furnished the supplies from the beginning.

2102. Have the shareholders in the bank any preference in getting accommodation?—I am sorry to say our principal debtors were shareholders, but there is no such expectation raised by the deed of settlement; it provides that they shall have no such claim; it is to be given at the discretion of the directors.

2103. Suppose a shareholder opened an account with you, and became a bankrupt, what would be done with his shares?—We put them to his credit for the amount paid up; we have a lien upon them.

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2106. You cannot alter the deed without the consent of the proprietors?—No; but we mean to submit the necessity of altering it to the proprietors; a general meeting of our proprietors can alter it.

2107. Do you think those proprietors who insisted on the dividend of five per cent., when they knew there would be nothing reserved, will consent to the alteration of the deed?—Yes, I think they will; for they argued on principle, as they thought the very persons who insisted on the division of the whole acknowledged that it was imprudent and unusual; but, they said, the deed of settlement obliges us to divide five per cent., or as far as it goes; and when they were doing so they acknowledged the propriety of the recommendation of the directors.

2108. What would the depositors say to the bank not having any dividend; would it not shake their confidence in the bank?—No, I should think not, for the depositors have increased since.

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2109. Do you know whether the dividend was made out of anything but profits?—It was made out of the profits of that year, but without reference to the former debts.

2110. Was that known generally to the customers of the bank?—I should apprehend it was.

2111. Did not that affect the credit of the bank?—Decidedly not.

2112. In the course subsequently adopted, have you endeavoured to take precaution?—We have made no division of profits since, nor shall we till February. We mean at the next general meeting, which will be in August, to alter those clauses which we have found in the working of the bank to be injurious, and that is one of them.

2113. What is the power of the directors to call for an instalment on the original share?—They have none now; because after our mistakes and bad management in the beginning of our career, at the general meeting they passed a resolution that the power which the directors possessed by the original deed of settlement, of making a call until they had called up the whole, should be abrogated; they said the directors shall not make a call until they first have the sanction of a general meeting.

2114. Under the deed of settlement, the proprietors having the power to control in that way, the proprietors might, they say the directors shall not exercise that power?—Yes, they can control the directors. I will read the clause which gives them that power, if it is wished.

2115. Then they can control the deed of settlement, in fact?—Yes, they can alter the whole if they like.

2116. What is the inducement to a person like yourself to undertake to act as director, when you are not allowed to act on your own discretion, and may be over-ruled?—It is very hard for a man to know what induces him to get into a thing; but when he has got in, and his property is at stake, it is better he should act himself than let others do so. Mine is not a pleasant situation; I am placed in a situation that I am constrained to do that which is not agreeable to my own feelings.

2117. Your object is to prevent bad getting worse?—And that things should get better. The bank is getting up again.

2118. If you were giving advice for a new deed of settlement, would you permit the proprietors to have such a power?—You cannot bind men to stay in a company; it would be very hard if the proprietors found the directors were recklessly disposing of their property, and had no remedy; there could be no relief but from the body itself, from which the directors emanated.

2119. Mr. *Attwood.*] You think that a wholesome power on the part of the proprietors?—Yes; I would belong to no institution or bank where I had no power of checking the improper conduct of the managers.

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2121. *Chairman.*] You stated that you find many imperfections in the deed of settlement; do you consider that it would be advisable that before such deeds of settlement are executed, binding the shareholders and regulating the conduct of the directors in so serious a matter as the establishment of a large bank, some supervision of those deeds of settlement should take place, to see that they contained all the clauses which it might be expedient to introduce into them?—Certainly; the way in which a thing of this kind can be regulated is by submitting it to somebody learned in the law; persons must associate as they like for themselves; and if I choose to associate myself with nine or ten others, I do not see what control could be established over them; they may say, we choose it shall be so, or so.

2122. Do you not think that the public is largely interested in the construction of such a deed of settlement as may bind the parties carrying on the bank to safe and legitimate operations?—Certainly.

2123. Then do you not think the public has a right to see that the deeds of settlement are such as will most conduce to the general interest?—I do conceive it would be very desirable if there was some control exercised over joint stock banks, to place them on a more satisfactory footing than they appear to be at present; and if I were allowed to enter into the subject, I could give very strong reasons for it, and I do at this moment, though I am obliged to attend here, hail this inquiry as a precursor of a better and more wholesome system of joint stock banking than does exist.

2124. Supposing any alterations to be made, do you not consider that one of the first of those alterations ought to be some precautionary measure on the part of the public before the bank begins its operations, to see that the deed of settlement is such as will at once conduce to the interests of the bank when established, and to the public interest at large?—I do not see why it should not be very desirable, except that men who associate together with very different views would not be willing that an officer of the Crown should control the specific objects of each individual. One man will say, I wish for unlimited responsibility; another will say, I wish to have my responsibility limited; two parties might come forward on those different principles, and how would the law officer of the Crown decide, unless Parliament were to say that those banks shall be all on the same footing.

2125. Are there not certain particulars to which you have adverted in this deed of settlement, the power of the directors of the company under certain circumstances to do certain acts which it would be desirable to exclude?—I think there are clauses which ought not to exist, but probably it might be hard to say parties shall not so bind themselves.

2126. Do you not conceive that the establishment of a guarantee fund is also useful to the interests of the bank, and conducive to the interests of the public?—Decidedly.

2127. Do you not consider therefore that it would be expedient that some person on the part of the public should see that the deed of partnership did not contain a clause, which like the clause you have stated, would be prejudicial to the general interest, and that it should include the security which you state to be conducive to the public interest?—Undoubtedly; everything which will be injurious should be excluded, everything desirable should be included.

2128. Is it not desirable there should be an authority vested somewhere to see that those deeds of settlement should include those provisions which are essential to the public interest?—Yes, I do think so; but I think that authority must be guided by the intentions of the contracting party.

2129. You state that you anticipate benefit from this inquiry; will you have the goodness to make any suggestions which you think might be beneficial to the public?—I conceive the great utility of joint stock banks, and in fact the principal argument in favour of them is the security they afford to the public in the case of stoppage of payment, above private banks, who do not afford that security; that they do so is unquestionable, and I have no hesitation in saying that I do not think it requires any great power of reasoning to prove that they do. I have thought if they are desirable, it would be also desirable that the security to the public should be placed on a basis not to be shaken by mismanagement; and I think that can be done, at least as far as human institutions can be made perfect; there are three or four points which I think every joint stock bank should be based upon; there is a great difference of opinion as to unlimited liability and limited liability. I think that a middle course may be steered; for instance, a million of money may be the nominal capital, or two millions; speaking of our own bank, 20,000 shares, of 100 *l.* each; limited liability, in the common acceptation of the word, would imply that no one could be called upon having paid up 100 *l.* on account of each of his shares, if that capital should be thrown away and lost by the misconduct of the directors. Now the whole of each shareholder's fortune is liable for the operations of the bank up to the period of closing it. I think unlimited liability discourages a great many wealthy persons from taking shares. A party reasons with himself very justly, why should I, who have property, subject my property to loss on the chance of the trifling dividends I can obtain in a bank? If the liability was limited, he would not so view it; there would be a better class of shareholders. I would say, let the directors have power to call up the whole of the money, the whole proposed capital; and let the shareholders be responsible for just double of that; if there was no power of calling more than the original capital, that would be two millions of money; then there might be two millions more for which the subscribers must be liable, without throwing their whole fortunes open to the transactions of the bank; that is a mere suggestion of mine, either that or unlimited liability, as it is now; limited liability to the amount of nominal capital would cause those banks to fall into the hands of men perhaps of no means at all, but by a middle course of that kind I think that respectable men would be still retained as shareholders in those banks, and they would be prevented falling into the hands of mere adventurers; paid-up capital is desirable as far as the nominal

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capital goes. In our own case, two millions is too much, or for any country bank; under the deed of settlement I would reduce it to a sum which there would be means of employing; no shareholder would willingly pay up now, for we must invest it in the funds or in exchequer bills at low interest; I would reduce the capital to what might be reasonably expected to be the sum required for carrying on the operations of that bank in which it is invested.

2130. Mr. *Clay.*] It would come to the same point if it were insisted that 50 per cent. and no more of the nominal capital should be paid up?—Yes, one-half, with the other to be called for in case of need; I think that would be a just medium between the two extremes of limited liability and unlimited liability; they must be both injurious.

2131. *Chairman.*] You are aware that under the law, as it stands, there is no objection to creating a bank with shares of 5*l.* each; do you not consider that shares of so small an amount are highly objectionable?—Yes; I do consider that every shareholder should have stock in the bank to the amount of 100*l.*, otherwise they will degenerate into savings banks; servant-men and women, and little tradesmen, will put their money in such joint stock banks, hoping it will yield a little more interest, while men of rank and fortune will shrink from such a course of proceeding when they see such persons returned to the Stamp Office, and those persons present themselves at a general meeting. The mania which has taken possession of the people in my neighbourhood is such, that within these three months there have started five joint stock banks in Newcastle and its neighbourhood; the shares of some are 10*l.*, and as an inducement they say that any man taking shares shall be entitled to a cash credit at the discretion of the directors, of course to the extent of two-thirds of the amount he has paid; the consequence of this is, if that man holds 300*l.* stock, he immediately gets an advance of 200*l.*, and he in fact pays up but 100*l.* Now if any shareholder can do that, the objection to the principle must be very evident. It is very lamentable.

2132. Do you think the transactions of a bank which is formed with 5*l.* or 10*l.* shares, and is open to advances to shareholders similar to those you describe, is as likely to be prudently and well regulated as a joint stock bank with shares to the amount of 50*l.* or 100*l.* each?—Certainly not; we are all prudent or otherwise according to the stake we have in the thing; the directors of those banks, as the stock is so very small, would be a different class of people from the directors of banks where the stock was greater. We will suppose the same number of shares to qualify a director, suppose 50, whether the shares are 100*l.* or 5*l.*; 50 shares in quantity will require 5,000*l.* to be advanced in one case, and only 250*l.* to be advanced by the other; it is very plain they will form very different classes, and that when the directors come to be elected men more reckless and of less weight will be chosen, and of less property. Each share should be at least 100*l.*, or each proprietor should hold as many shares as will make 100*l.*

2133. Do you consider the present state of the law, which enables any number of branches to be established at any distance from the parent branch, to be conducive to the public interest?—I think branches ought to be established within a very short distance from the parent bank, for the purpose of supervision; when they are very far distant the directors cannot visit and examine into the books so easily, they cannot exercise that vigilance they would if they were within a reasonable distance. For instance, our branch at Sunderland, if I want to see anything, or do anything, or examine into anything, I can step into a public conveyance, or ride a horse, and I am there in an hour and a half; I can make the examination and return to my business at the bank the same day; but when it is 60 or 70 miles from me, I cannot do it in less than two or three days; they ought to be, I should think, within 20 miles.

2134. You acted as manager of a branch yourself?—Yes.

2135. Supposing you had been at 100 miles' distance from the parent bank with which you had transactions, do you conceive the parent bank could have exercised a due control over your operations, and have a sufficient and prudent knowledge of the character of the transactions you conducted?—Certainly not; there is another objection to its being so far off; the transmission of notes, money, and so on, creates a greater risk; in consequence of the expenses they must be entrusted to the guards of coaches, or some other; whereas in an hour and a half's ride a clerk can be sent to convey money or bring it back.

2136. Are you acquainted with the system of agencies which have been established as distinct branches?—I understand they have not the power of the

branches; the branch has the same power as the parent bank, with a little difference; the agency is much restricted.

2137. When an agency is established for the purpose of going round to different markets and fairs, do you consider that as objectionable?—That is an itinerant kind of banking, which no man of respectability would engage in, in my opinion.

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2148. Mr. *Clay.*] Is there any clause in your deed of settlement which gives permission to the proprietors, or auditors appointed by them, to investigate the state of the company's books?—Yes, if they choose to appoint auditors they may do so. In a public meeting it was tried once; the gentleman who proposed that could get nobody to second his proposition; it fell to the ground in a meeting of 200 members; there was not any person except one who was anxious even to audit the account.

2149. Mr. *Attwood.*] Have there been many changes in the proprietors lately?—Not lately; in consequence of the rage in our neighbourhood for joint stock banks, our shares are not much spoken of; there is no demand for our shares.

2150. Have many been sold at 14 *l.*?—Yes, a great many.

2151. Have the sales been principally by the original shareholders?—It appears that a certain set of men have associated for the purpose of trafficking in our shares; very few of our original shareholders have sold; but the traffic in our shares is entirely in York, Leeds and Manchester. I know there are the same shares bandied about from one to another; that they are speculating merely to make a profit on them, just as by buying and selling in the stocks; there are very few changes of late.

2152. *Chairman.*] Do you think the tendency would be more in favour of this kind of jobbing speculation in shares if the shares were very small in amount, 10 *l.* shares, for instance, than it would be with 100 *l.* shares?—Decidedly; that is the great evil of the system; where they have changed the shares from 100 *l.* shares to shares of a trifling amount, an inferior class will in consequence get into such companies, and if the funds should be squandered away, the persons engaged in it being of an inferior class, there will be nothing to meet the demands upon the company.

Sir, London, 5th July 1836.

AS you were pleased to say that you wished me to communicate to you, in writing, my views on joint stock banks, as bearing on the Parliamentary inquiry now pending, I take the liberty of addressing you accordingly.

That what are called joint stock banks, if composed of a numerous and respectable proprietary, and if carefully and prudently conducted, offer to the public a greater security than any private bank can possibly do, is unquestionable.

Parliament should interfere with these banks only as far as is necessary for the security of the public, imposing on them by law such restrictions and obligations as may be conducive to that end. And this I think Parliament is called on to do; for there are afloat at this moment a number of new schemes for the formation of joint stock banks, which I consider fraught with danger, and which, if not controlled by Parliament, may lead to the most disasterous consequences. In short, if those projects are not immediately checked, the banking business of the country will pass into the hands of adventurers and insolvents.

The foundation of public security with reference to these banks is the perfect solvency of the shareholders, taken as a body; that is, their having in the aggregate available property equal to all the liabilities and engagements of their respective co-partnerships, over and above the capital they may invest in them, and their own personal engagements; that in case of stoppage by mismanagement or the loss of the capital paid up, there may be property sufficient amongst them to pay up all the creditors 20 *s.* in the pound.

The principal object, therefore, in forming and maintaining a joint stock banking company, is to induce men of means and respectability to become shareholders in it, by

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carefully selecting from the applicants for shares such men, and then to conduct the undertaking in such a way as may secure a succession of such shareholders.

As the prudent and profitable management of a joint stock bank must entirely depend upon the skill and integrity of those to whom that management is intrusted, all details in this respect should be left to the shareholders themselves; but there are a few fundamental rules which, without at all interfering with the right of individuals so associated to conduct their own affairs, might, I think, with much propriety, become matter for Parliamentary consideration.

I would therefore suggest (and I do it with great diffidence in my own competency for the task) that a law should be passed for amending the existing laws, fixing the minimum value of shares at 100 *l.*; or when shares of less value exist, that the shareholders be obliged to hold at least as many shares as would in the aggregate make 100 *l.* stock, and that no share be divided into fractional parts. This provision would have the effect of preventing these banks from degenerating into mere savings banks, and of preserving a respectable proprietary, which cannot be the case as long as shares of less than 100 *l.* value are suffered to be held by individuals, and particularly if shares of the value of 5 *l.* and 10 *l.* be admitted to exist.

The capital should be paid up. This provision would also tend to preserve the respectability of the proprietary, and check the appearance of those ridiculous schemes, in which an immense nominal capital is the leading feature, and which cannot, nor never was, intended to be paid up.

In the liability of the shareholders consists the superiority of joint stock over other banks, and it is a very difficult question to deal with. Unlimited liability prevents many wealthy and respectable persons from joining these establishments; and I think a middle course, between limited liability, as it is generally understood, that is, to the amount of the subscribed capital only, and unlimited liability, might be adopted with sufficient security to the public, at the same time that it would have the effect of inducing respectable and wealthy persons to take shares without the great risk to which they are liable under the existing law. By this middle course, I mean fixing the liability of shareholders at a sum equal to and beyond the subscribed capital, or at double or treble that amount, as may be judged best.

The directors or managers should not have the power of calling up one shilling beyond the fixed value of the shares, the remaining liability of the shareholders being considered as a reserved fund to fall back upon in case of the subscribed capital of the company being entirely lost, in which case the company should by law stand dissolved, except for the purposes of winding up.

The directors should be obliged half-yearly, by means of reports and balance-sheets, to lay before the shareholders a full and true state of their affairs, suppressing only the details of customers' accounts, respecting which the most inviolable secrecy should be observed; and the aggregate amount of those debts and credits only introduced into the balance-sheets as assets and liabilities, without any allusion to names or particulars.

In order that the directors may not be able to continue the business of a bank after it should by law stand dissolved; and in order to see that the reports and balance-sheets are correct, auditors, not directors, should be appointed annually by the shareholders to inspect the books and accounts, with the exception of the customers' accounts, which, for this reason, should be kept in a separate ledger, and the aggregate amount of debts and credits only furnished to the auditors.

With the exception of the transactions with the customers and their accounts, the greatest possible publicity should be given to the transactions and state of these banks, as nothing would tend more to produce good management and give general satisfaction to the public, or check a vicious and improvident system of banking.

The auditors should be obliged, under penalties, to execute the duties of this office, that the public may not be misled by false appearances or evasions of the intentions of the Legislature, and the reports and balance-sheets should be authenticated by their signatures; and in like manner the directors should be subject to penalties if they in any way wilfully act so as to delude the public or evade the law.

All deeds of settlement should be submitted to his Majesty's attorney or solicitor-general, in order that these officers may see that in drawing them up the security and interests of the public are provided for, and that they are according to law.

This is all that occurs to me to say at present respecting joint stock banking; but should you be pleased to honour me with any further commands on the subject, I shall be most happy to receive and execute them to the best of my ability.

I have, &c.

John Austin,
Managing Director North of England Joint Stock Bank.

The Right Honourable the Chancellor of the Exchequer.

P. S.—I beg to add that I think copies of the reports and balance-sheets, authenticated by the signature of the auditors, might, with great propriety and advantage, be submitted to the Treasury or some public office.

Martis, 5° die Julii, 1836.

MEMBERS PRESENT.

The Right Hon. the Chancellor of the Exchequer.	Mr. Goulburn.
Mr. Pattison.	Mr. Clay.
Sir John Wrottesley.	Sir Thomas Freemantle.
Mr. Strutt.	Sir James Graham.
	Mr. Loch.

THE RIGHT HON. THE CHANCELLOR OF THE EXCHEQUER, IN THE CHAIR.

Mr. *John Harding*, called in; and Examined.

Mr. *John Harding*.

5 July 1836.

2153. *Chairman.*] WHERE do you reside?—At Burlington, in Yorkshire.

2154. Are you a banker?—I am.

2155. Where is your firm established?—At Burlington, and at Driffield.

2156. How long have you been a banker?—The bank at Burlington has been established from 30 to 40 years; I have been there about 25 or 26 years, and have had the sole management.

2157. Have you turned your attention to the extension of joint stock banks of late years?—Yes, it has occupied much of my time and attention.

2158. Are there many joint stock banks, or branches or agencies to joint stock banks, established in your neighbourhood?—Throughout the East Riding. In the town of Driffield, which consists of about 2,500 inhabitants, we have four banks, two private and two joint stock banks.

2159. Is that a place of any considerable trade?—A considerable corn-market, but nothing more; the private banks have been long established there, the joint stock recently.

2160. Are the commercial transactions of that place such, in your opinion, as to present a reasonable prospect of the advantageous establishment of four banks?—None whatever; there is no chance of success for all.

2161.—

2162. Are there similar circumstances occurring in any of the other towns within the district?—I may say in all the towns; and in many of the villages of the East Riding the new joint stock banks have established themselves.

2163. Does this extension of the establishment of joint stock banks produce a very active competition between them?—It does; and a reduction of prices, much below a reasonable profit.

2164. Has it produced, within your observation, any extended credits, which, under the older system of banking, might not have been granted?—Knowing the character and credit of almost every individual in the town and neighbourhood, we have granted accommodation as far as we conceive the parties entitled to it. Since the settlement of these new banks we have found that parties have been accommodated by them without having paid off the balance due to us, so that they have got double advances. It is only accidentally we have discovered the fact; but having discovered it, we close the accounts, not considering ourselves safe with parties who keep two accounts.

2165. Do you think the principle of joint stock banking, and the connexion which exists between the directors of a bank and those who take shares in that bank, give them inducements to extend credit, and facilities in acquiring custom, which are not to be found in the old system of private banking?—I think it pushes banking to an extent which is unsafe for themselves, unsafe for the

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country, and which must in the end, if it is not checked, overturn the present currency regulations altogether.

2166. State how it affords the credit, and leads to the result you have stated in general terms?—One of the worst features of the system is that it promotes speculation among people who have neither the judgment nor the capital at bottom to carry it through with safety to themselves. If the speculation is not successful the loss will fall upon the bank; if the bank is strong enough to bear the bad debts without calling in its resources from good customers, the thing stops there, and no harm arises to the country beyond the loss to the parties; but if the bank itself is on a bad foundation, those losses are severely felt, the bank is compelled to call in its loans from sound good customers, and genera distress ensues.

2167. Is there any distinction between those results when they arise out of joint stock banking, and the results which would be consequent upon a very active competition between private banks?—I have never known so very active a competition among the powerful private banks as to produce anything like the results that we now witness. The partners in private banks are generally men of property and experience, who well know the danger of indiscreet advances, and who will not risk either their property or their character by urging their connexions to push a too extended trade upon a borrowed capital.

2168. Your observation would nearly raise an inference that private banks were more likely to be managed with prudence and discrimination than joint stock banks; but are there any peculiar circumstances connected with joint stock banking which promote the extension of their discounts and circulation, and advances of all descriptions, which do not apply to private banks?—I think there are circumstances, in consequence of the great number of partners; we find those partners all promiscuously assembled, good, bad and indifferent; every one has an interest in extending the business of the concern within his own circle, and it is impossible that so great a number should have the discretion or knowledge of the true principles of banking to make that extension in a judicious and proper manner.

2169. Will not that still depend more on the conduct of directors than upon the desire of shareholders?—So far as competent directors themselves attend to the business, and have it under their own eye; but when a bank has 40 or 50 establishments, many perhaps not under the eye of competent directors, it is impossible that the eagerness of partners to extend the business should be under prudent control; and the managers or agents, being mere paid servants, will naturally recommend themselves to their employers by a zeal which may frequently want both knowledge and discretion.

2170. Have you ever known any cases in which an extension of the transactions of joint stock banks has been produced or promoted by the issue of their own shares and the multiplication of their proprietors?—Frequently; I believe it is a common occurrence.

2171. How is that carried into effect?—Those who take shares in the newly established banks seem to consider themselves, and I think are considered by the company, as not only interested in getting but engaged to get all the shareholders and all the business they can.

2172. Are those shares ever issued in such a manner as, in fact, to represent a valuable consideration to the parties, and do they afford a bonus on their carrying on their business at the bank?—I conceive in all cases, if they find difficulty in getting hold of an account they consider desirable, they offer shares as a consideration for getting that account, and that shares are always reserved for this express purpose.

2173. You have spoken of the risk of management, and the danger of an unwisely extended credit, increasing in proportion as the number of branches or agencies were multiplied; is that the result of your own observation, or is that merely upon the theory of the case?—It is the result of my own observation.

2174. Where a branch bank is situated at a considerable distance from the parent bank, do you consider that such a constant control and supervision can be exercised over the affairs of the branch by the directors of the central bank as will insure the wise and prudential conduct of its affairs?—It is impossible.

2175. Upon your own experience as a banker, supposing that in place of being

being the head of a private bank you were the manager of a bank having its centre at Birmingham or elsewhere, do you believe that the bank of Birmingham could exercise such a full control over your transactions as ought to be exercised by the bank which is ultimately responsible?—It is not possible.

2176. Do those observations apply as well to agencies as to branches, and if they differ, do they apply in a greater or a less degree?—In a much greater degree to agencies.

2177. Will you explain to the Committee what you understand by an agency, and the description of operations carried on under that name?—An agent is generally a man who follows some other business as his principal occupation; shopkeepers are preferred, because they are always upon the spot, and can insure their own business, and part, perhaps, of the business of their customers and connexions.

2178. Do you mean by that shopkeepers of a small class?—I mean linen-drapers, grocers, and so on.

2179. Have you known any instances where shopkeepers whose occupations have not made them conversant with banking business, have been so employed?—I have known few agents whose experience and good management would justify their having so important a trust committed to them.

2180. When you use the word shopkeeper you do not include what might be considered as a merchant?—Certainly not; I mean a retail shopkeeper.

2181. What description of retail shopkeeper have you known administering the affairs of a bank as agent?—A retail grocer, draper, stationer and spirit dealer, such as are found in small country towns and the larger villages.

2182. In that case does he carry on the bank in the shop?—Sometimes in the shop, sometimes in a room adjoining.

2183. How are those transactions of the agents carried on; what do they do; do they discount bills?—In the newly established banks they generally ask their friends and others, such as farmers, jobbers and cattle dealers, to exchange notes, to give the notes of their own joint stock bank for any other notes the party may hold, and this some do keenly and eagerly to such an extent as to make it a considerable item in their transactions; they press this exchange, and as an inducement, I have known a glass of ale or other liquor offered.

2184. Is this with a view to substituting the circulation of the joint stock banks, for which they are agents, for the notes of other banks?—It is.

2185. Do they discount paper?—They do.

2186. Do they receive deposits?—They receive deposits and draw bills on London, and there is a most important danger; in all cases I am acquainted with, they seem to have an unlimited power to draw on London.

2187. Drawing on the London correspondents of the bank?—Yes; if they have it at all it can hardly be limited; I never knew but one account limited to 1,000*l*. A customer came in and brought a transaction to the amount of 1,200 *l*.; he drew a bill for 1,200 *l*.; the banker, in London, refused accepting it; the transaction was to meet acceptances, which came back in consequence, and the agents powers were immediately extended.

2188. Have you received, in the course of your own business, any of those bills on London drawn by the agent?—Constantly; we do it weekly.

2189. They are signed by the agent?—Yes; we have transactions with the agents, which will prove that at once; we receive in the course of business a number of West Riding local notes.

2190. What do you mean by West Riding notes?—I live in the East Riding; those are local West Riding notes, which we cannot conveniently negociate or send home without a heavy loss of postage; we therefore take them to those agents, either one or the other, it is matter of indifference, and receive their draft on London at 21 days for them weekly.

2191. Do you exchange notes with those agents?—We do.

2192. In the event of a difference between you and them, which is to be paid, how is that difference paid?—It is paid either in Bank of England notes, cash or payment in London, at the option of the payer, that is the understanding.

2193. In the event of the option being exercised of taking the payment of the difference in exchange, by a bill on London, at what date is that bill drawn, by whom is it drawn, and on whom is it drawn?—The cash balance is never paid by bill;

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bill; the bill is only given for local West Riding paper, which we cannot conveniently negociate, and upon which we allow 21 days; that we may save expense and trouble we prefer a bill at 21 days.

2194. Independently of these transactions, in which they give you a bill at 21 days for the payment of notes, which they pay as matter of convenience, but not as matter of strict obligation, is that bill drawn upon the London correspondent of the joint stock bank, and drawn by the manager or agent?—It never is a bill; it is an order by letter to their London bankers to pay over to our London bankers the amount; we never draw a bill on such an occasion.

2195. For what purposes are the bills issued, which you have described as being drawn by the agents upon the London correspondent, and not being issued for the purpose of paying those differences between banker and banker?—They are paid us in exchange for the West Riding paper, which we do not consider cash; and we have the option either of giving them a compensation in discount, or taking a bill at time, which is equivalent.

2196. Mr. *Clay.*] By West Riding paper do you mean the paper of any one bank?—I mean the paper issued in the West Riding generally, and only payable there.

2197. *Chairman.*] You stated that bills came into your hands drawn by those agents on the London correspondents, for what purpose do you conceive those bills to be issued?—Issued generally to travellers who collect local notes, take them into the joint stock banks, and obtain a bill for the convenience of remitting; to farmers or jobbers and others, who find occasion in the course of their business to make remittances or pay bills.

2198. What description of notes are issued at the branch banks in your neighbourhood, excluding for the present all consideration of agencies?—Notes payable at the branch, and generally in London as well, but not invariably so.

2199. Are those notes dated at the branch where issued and made payable there, as well as in London?—They are dated at the branch, and made payable there, and generally in London as well.

2200. What description of notes are issued at the agencies?—Those notes, however distant the agency may be, are the notes issued.

2201. Are the Committee to understand by those notes, notes dated and made payable at a branch other than the agency, but issued at the agency, although dated and made payable at another place?—That is the practice.

2202. Is that the invariable practice?—It is invariably so, as far as I know. There is a bank which issues at four or five agencies in our neighbourhood, notes dated at Beverley; now Beverley is 24 miles from Burlington, and that is the nearest branch; but as the agents must, in the course of their business, receive the notes of their own bank, dated at other and more distant branches than Beverley, it appears to me probable that they would re-issue those notes rather than have the expense and trouble of sending them back to their home.

2203. Have any of those banks, agencies and branches making paper and issuing it in the West Riding?—Those banks have both branches and agencies in the West Riding.

2204. Supposing, in your neighbourhood, that Burlington, an agency, were to issue promissory notes, payable on demand, bearing the name of a town in the West Riding, and made payable there, would not the result be that, if you held a considerable proportion of those notes, and wished to exchange them with that agent, you would have to exchange them at the disadvantage that you have formerly described, namely the taking of a bill at 21 days?—We were once exactly placed under those circumstances; we held 125 *l.* in their notes, dated at Beverley, York, Thirsk, Leeds, and various other places, the notes belonging to one of those agencies; we presented those notes to the agent, and he refused to give value for them. He said he was not authorized to do so; that they had not been issued at Burlington. I wrote immediately to the parent bank, wishing to know how the exchanges were to be arranged, and the director said that we should in future receive value for any notes at the agency belonging to their bank.

2205. You are aware of the provisions of the Act of Parliament for regulating joint stock banks?—Yes.

2206. Are you not aware that in one of the clauses in that Act there is a direct prohibition against issuing any bank note not dated and made payable at the place of issue?—I am.

2207. Do you not consider that this practice, which you have described as taking place through the operation of agencies, is in direct violation of that clause?—It is decidedly.

2208. Do you consider the enforcement of that clause, namely, the obligation on parties issuing bank notes, to make those notes payable at the place of issue, is one which is important for the public interest to be observed?—Absolutely necessary; without which it is impossible the public can compel cash at an agency, as they cannot prove the place of issue.

2209. You are aware of the present state of the law as affecting the number of licences taken out?—Yes.

2210. Do you consider that branches ought to be dealt with in like manner with the parent bank as far as fiscal regulation, and that agencies, if continued at all, ought to be subject to the same regulations, and the same duties as are imposed on the parent bank?—Undoubtedly; there can be no reason why they should not.

2211. Sir *James Graham.*] Would not that operate as a great check on multiplication?—It would check them; the smaller agencies would not have been established if that had been the law.

2212. Is anything more wanted in the Joint Stock Bank Act to produce this salutary check?—A full charge of licence would tend to stop all the smaller branches and agencies.

2213. That is all you think necessary to stop this multiplication?—All notes should be dated at the place of issue; agencies as they are now understood ought to be abolished; every establishment should be a branch that the public may know where to go for value.

2214. You have stated that the prohibitory clause in the Joint Stock Bank Act is now evaded, in order to ensure its enforcement, what do you consider necessary?—Nothing more can be required than that every establishment should be a branch, dating its notes from the place of issue, and liable to take them up there, and at the parent bank, taking out a licence.

2215. You think that would be all that is necessary?—Yes.

2216. *Chairman.*] Supposing that alteration made in the law, do you consider it expedient the law should continue unaltered, under which a bank established at Newcastle can create to any extent branches throughout the whole of Cornwall and the western counties?—It is an extremely dangerous power both to themselves and the country.

2217. Sir *James Graham.*] If they were compelled to take out separate licences for each branch, would they multiply those branches to that extent?—It would tend to check the multiplication of small branches.

2218. *Chairman.*] Supposing the stock of a bank to be raised upon 100*l.* shares, with 25*l.* paid up, or to be raised upon 5*l.* shares, with a given proportion paid up, do you consider that the operations of those two banks, although the paid-up capital might amount to the same sum, would be conducted upon the same principles, and with the same due regard to the public interest?—They would have a different class of partners, one a much lower class than the other.

2219. Have you any bank in your neighbourhood in which the stock is raised in small shares, or are they all banks in which the capital is raised on larger shares?—All at present established, I think, are on 100*l.* shares; but there is one now advertised in York, the advertisement of which I saw last week, on 5*l.* shares.

2220. What do you think will be the effect of an establishment of a bank on 5*l.* shares?—That butlers, ladies' maids, and all sort of persons, will get in; it will be composed of the lowest classes.

2221. What proportion is proposed to be paid up?—One-half, I think.

2222. Do you consider that those purchases of shares would be made for the sake of permanent investment, or for the sake of speculation?—For jobbing in shares.

2223. Has that extended to a large amount?—To a very great extent.

2224. Do you think that would be promoted by companies with shares to a small amount?—Very much, because the trifling premium upon the 5*l.* shares will make a large bonus to the jobbers. I believe many thousands have been gained in the city of York, which is not a place of much trade, by jobbing in shares, and those who establish such a bank are fortunate to get out at a premium.

2225. Has a trade arisen in those districts with which you are acquainted, of

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selling the shares, and are there offices and brokers for the sale of shares?—Yes; and those shares are hawked about by the partners themselves, who endeavour to raise the value of them. They are sometimes held by very improper people; 40 shares in one of those large banks are held by a person, said to be a man of no property; he boasts of being a shareholder of forty shares, it is probable that he borrows of the bank itself all that he has paid in for his shares, and as he carries on a considerable trade, has probably borrowed still more; if any call is made, such a partner cannot answer it, but must sell his shares or borrow more; this is not a singular case, I believe there are many such: another case occurs to me of a person who, a few years ago, failed for a large sum, and paid less than 1 *s.* in the pound, he has established himself again on borrowed capital, and is a shareholder in one of those banks.

2226. Do you consider it would be advisable to fix a minimum below which the value of those shares should not go?—Very advisable, with a paid-up capital to an adequate extent.

2227. Sir *James Graham.*] The cases you allude to are those banks with 100 *l.* shares?—Yes, with but 10 *l.* paid up.

2228. The extent of shares would be of no consequence if it were not paid up?—None whatever.

2229. As between 100 *l.* and 5 *l.* there is no distinction, unless the proportion paid up is larger?—Better have fewer shares and pay up the whole.

2230. Without insuring a large portion being paid up, the amount of the share is no security against the danger, even though the amount of the share should be large?—It is some security, because a small payment on a large share will be more than a large payment on a small one, one-half a 5 *l.* share is 2 *l.* 10 *s.*, ten per cent. on 100 *l.* is 10 *l.*

2231. In the case of the banks in your neighbourhood, do you not find they are on 100 *l.* shares?—Yes, I believe with 10 *l.* paid up.

2232. Mr. *Clay.*] All the banks established in your neighbourhood are on 100 *l.* shares?—Yes, except the Hull joint stock bank.

2233. It is with reference to banks having shares of 100 *l.* the errors you speak of have taken place, which have been animadverted upon in your evidence?—Yes.

2234. It is not the 100 *l.* share of itself would alone furnish a sufficient precaution against mismanagement?—Certainly not; the amount paid up is a great security.

2235. You stated that the advances had been so freely made by those joint stock banks, that you thought in many cases it had tended to induce persons to over-trade and get out of their depth?—Yes, I have known it in several instances; I can perhaps illustrate it in taking a street of shopkeepers, every one having from the old bank as much as he could use profitably and prudently in his business; if the new joint stock banks or others lend each of these shopkeepers an additional 500 *l.* or 1,000 *l.*, without at the same time increasing his business, he naturally increases his stock; he increases competition, increases his expenses, becomes careless of his economy, and in a very few years a large proportion of them will fail.

2236. *Chairman.*] Might not the same effect be produced, if, instead of a joint stock bank affording additional capital to shopkeepers in the way you have described, a private banker were to be admitted to the banking transactions of that place, and were to furnish the additional capital you have objected to?—It makes no difference whether the inducement to over-trade is furnished by a joint stock bank or a private bank; but there is this marked difference between the two; private bankers, however powerful, however large their resources, never offer those resources to the public; they never ask for business, they wait till they are solicited. If the wants of the country require an additional capital, parties come and ask for a loan and state the objects of it, enabling the banker to judge whether the result is likely to be successful, when, if the security be satisfactory, it is granted. The management of the recently formed joint stock banks is the reverse of this; they seek business; they send repeated circulars, make repeated tenders of service, and offer their capital at a lower rate of interest in order to get business; so that one party may be considered as cautiously administering to the legitimate wants of the country, whilst the other urgently presses that which the public does not ask for, in order to get business

2237. Mr. *Clay.*] Not looking for the moment to the difference between joint stock

stock and private bankers, are you not of opinion that without accommodation bills, without bills of a bad character, but merely discounting bills relating to real *bonâ fide* transactions, if advances are freely afforded those dangers you have spoken of arising from over-trading may take place, and yet nothing in the character of the bills themselves, on the face of them, lead to the detection of that?—Yes, that is quite clear.

2238. You mean to say a man may be urged to extend too far what he may call legitimate business?—He may; I have known a parcel of goods bought and sold five times in one day, every sale might give rise to a new bill, so that out of an original transaction of 1,000 *l.* five bills of 1,000 *l.* each may be created, the whole of those might be discounted, and 5,000 *l.* of cash or capital thrown into the market. Such transactions might be multiplied to an indefinite extent.

2239. You think that without reference to advances made to insolvent persons in discounting bad bills, but an undue extension of the system of banking itself leads necessarily and immediately to a danger of overtrading?—Undoubtedly an undue extension will do this.

2240. Do you recollect the year 1825?—Perfectly.

2241. Do you know whether any joint stock banks at present in operation have advanced money indiscriminately, and tended more distinctly to produce this over-trading than private bankers did at that period?—The private bankers did not do it at that period; the panic was not the consequence of the mismanagement of private bankers.

2242. Without reference to mismanagement, do you believe that advances are more freely made by joint stock banks than they were made at that period by private bankers?—Decidedly so.

2243. The great evil you seem to anticipate from the establishment of the joint stock banks, is an extreme extension of the facility of banking?—That is the necessary effect of their loose construction, incautious management and overwhelming number.

2244. Do you think that the circumstance of their having very many partners may lead to extension?—I think the number of partners is a very great advantage under proper regulations, but without proper regulations very dangerous.

2245. It has great power in procuring them business?—It has.

2246. On the other hand, does not it render more caution necessary with the directors, as it would be more difficult to refuse advances to partners?—Much more.

2247. That is a peculiar source of danger to which a private banker is not exposed?—It is a source that ought to be stopped; no partner should be allowed to overdraw his account.

2248. The private banker, having merely to judge upon the merits of the application made, not having the additional motive to give advances, the party applying being not a partner of his own?—Yes; I consider that the great danger of the whole system is that partners are allowed to overdraw their accounts, and that so large a proportion of them are money-borrowers, men who in difficult times will require further support, but can render none to the bank.

2249. Do any of the joint stock banks in your neighbourhood issue promissory notes?—They do.

2250. Do you consider that if they do not issue promissory notes they may still by their operations tend to create this over-trading?—I think not, that their capital is not strong enough to do it, and the profit would not be adequate to the risk.

2251. Might not they do it by the practice of re-discounting?—Not to any great extent; that resource would soon be stopped; it would injure their credit so much that the brokers in London would not take their bills. Some of the weaker banks that have re-discounted largely in London have suffered in their credit by it.

2252. That is a source whence a bank having no circulation of promissory notes, and no large paid-up capital, is enabled to make advances?—It is the only source if they have no deposits and but little paid-up capital, but it is one upon which they cannot rely with safety.

2253. When you say they have suffered by it, do you mean themselves or their

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bill-brokers?—The credit of the bank has suffered. No prudent banker would do it.

2254. What has induced the brokers to take so large an amount of bills to re-discount for these banks? —Their own profit.

2255. Have they got a profit in doing it?—Yes; they receive either a commission or an equivalent for it on all their transactions; the broker generally guarantees to the banker or party to whom he parts with the bills. The joint stock banks, I believe, always indorse, a broker seldom or never indorses. I have constantly received guarantees by letter, but have never had the broker's indorsement.

2256. Do you think they might have failed to attain the power of re-discounting to the same amount, if they had been banks of limited liability; that is, limited in the responsibility of the shareholders?—The broker would then have desired to know the amount of paid-up capital, and would have been more cautious.

2257. It would have rendered the persons re-discounting the paper sent up more cautious as to the paper itself?—Certainly.

2258. As far as you know, have the persons banking with those joint stock banks been parties who previously had banking arrangements with private bankers, or had they been parties who never had the facility of a banking account before? —Generally, they have had it before.

2259. The person holding 40 shares, whom you allude to, for instance?—Yes, in some way or other, I should suppose.

2260. Had he an account with a private banker before?—I do not know.

2261. Do you think that the great majority of the customers of those joint stock banks, as far as you are aware, were persons who were taken away from old private banks, who had been induced to leave the private banks, or parties who never had had an account with a bank?—Generally, I should think, parties who have had accounts with the old banks.

2262. You think there are none who have for the first time opened an account with the new?—Some, no doubt, there are.

2263. When you speak of those joint stock banks having greatly extended the facilities afforded by banking, you do not mean that they have opened accounts with persons who never had banking accounts before, but that they have given accommodation more freely to persons who previously had accounts with private banks?—Yes; that they have advanced more freely and on lower terms, in order to get the business of the private bankers.

2264. Have they overbid the private banks in your neighbourhood in the interest they were willing to give on deposits?—I believe not. In the rate of interest they have charged, they have outbid us; we have never lent for less than five per cent. in open cash accounts; good bills for the corn-factors we sometimes discount at four.

2265. Do you mean to say that if a person has an account with you, and overdraws that account, you charge five per cent.?—Yes, and sometimes commission.

2266. Of course the five per cent. will act upon the balance?—Yes.

2267. They have offered the same accommodation at four per cent.?—Yes, and in many cases without a commission.

2268. What interest do they pay on sums deposited with them?—I cannot answer that question.

2269. Is it in that particular that they have attempted to overbid the private banker?—I do not know.

2270. Sir *John Wrottesley.*] You state that the practice of issuing notes at other places than those from which they are dated is contrary to law; do you recollect by what Act of Parliament that is provided?—I believe it was in Lord Lansdowne's Act, being introduced by him. I recollect that addition being made to the Act when the Act was about to pass.

2271. You have stated that those agencies endeavour to exchange their own notes for those of private bankers; is that a practice which has been much adopted by private banks since 1826?—Such an exchange is sometimes made at the request of the holder.

2272. It has been considered a disgraceful practice by the trade generally?—It has, when done at the request of the banker.

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LETTER to the Right Honourable the Chairman of the Select Committee on Joint Stock Banking.

Sir, Burlington, July 14, 1836.

I AVAIL myself of your permission to add a few observations to my evidence. If this country should happily remain at peace, we may look forward to the time (and that not a distant one), when our commerce and manufacturers will probably be doubled; and as the increase of circulating capital and credit will be chiefly supplied through joint stock banks, it becomes a matter of great importance that they should *now* be established upon such principles as will admit of their *unlimited extension* with perfect safety to the country. Attention to the following points seems essential:

1. Adequate paid-up capital. I much prefer that the partners, however numerous, should be select, as in a private bank; that the number of shares should be fewer, of larger value, and all paid up. A nominal capital is a delusion; if called for in times of difficulty and distress, it could not be obtained.

2. That no partner be allowed to over-draw his account, without full security, over and above the value of his shares. Partners who support themselves by borrowing of their own bank, are a source of the greatest danger; and where this is allowed, numbers are weakness, not strength; for in times of depression they will require further aid, and instead of supporting will pull down the bank.

3. That branches and agencies be restricted as to number and distance. That all notes be dated where they are issued, and taken up *there* and at the *parent bank*; as in the case of Bank of England notes. All branches or agencies should be charged with the full licence, or great injustice is done to those bankers with whom they compete, and who are too prudent to extend themselves so much. I consider numerous branches very liable to bad management, and a source of great embarrassment in difficult times. Skilful and prudent management is of more importance to safety than mere capital.

4. The publication of accounts. This I fear would be obnoxious and unpopular, easily evaded, and without an adequate advantage. A partnership on the principles of No. 1, 2 and 3, would be so sound as to property and management, as to prevent the necessity for this regulation. To Government an account must be rendered, in order to show that the regulations of No. 1, 2 and 3, are faithfully adhered to.

5. Apart from security, and merely as affording important information to Government in the regulation of the currency, it would be desirable that all banks in England, Scotland and Ireland, should make a periodical return of the amount of gold and silver in their possession; but I fear that in order to make a handsome show of gold, the banks would convert a large proportion of their Bank of England notes into cash, and by holding more than would be necessary, exhaust the reserve of the Bank of England and cause embarrassment. Scotland at present enjoys the benefit of unlimited issues, and keeps neither gold nor Bank of England notes; contributing nothing towards the cost of regulating the exchanges, though these may have been deranged by her own excessive issues. When the joint stock banks are placed on a sound footing, it is necessary that a good understanding should subsist between them and the Bank of England; for they will become powerful enough to draw out every sovereign from the bank, and if any occasion should arise to induce them to do so, the Bank of England would be quite at their mercy. This power, combined with the vast political influence which they will presently possess, will enable them to exercise a very dangerous control over both the Bank of England and the Government.

I have, &c.

John Harding.

Martis, 12° *die Julii*, 1836.

MEMBERS PRESENT.

The Right Hon. the Chancellor of the Exchequer.	Sir Thomas Fremantle.
Mr. Strutt.	Mr. Clay.
Mr. Morrison.	Mr. Attwood.
Mr. Goulburn.	Mr. Pattison.
	Sir James Graham.

THE RIGHT HON. THE CHANCELLOR OF THE EXCHEQUER, IN THE CHAIR.

Simon Martin, Esq., called in; and Examined.

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2273. *Chairman.*] YOU are a banker?—I am.

2274. In what firm?—The firm of Gurneys, Birkbeck & Martin, of Norwich; only of the Norwich firm.

2275. How many years have you been engaged as a banker?—I have been in the firm 10 years as a partner; I have been engaged in the banking line I may say for 45 or 46 years; I was for many years in a leading banking house in London.

2276. Have you turned your attention to the banking operations carried on by joint stock companies?—Yes, I have considered them very much, both in regard to the public, and for our own interest in the management of our business.

2277. Are they extending within the district to which your knowledge applies?—They are extending, but doing very little business at present.

2278. Are they extending in their branches?—Yes, they are branching out everywhere, particularly, I think, the National and East of England banks, two banks that are just formed in our district; they are, in fact, establishing agencies in all the market towns and large places in the counties of Norfolk and Suffolk.

2279. What notes do they issue at those agencies?—The 5 *l.* and 10 *l.* notes of the mother banks.

2280. Being the 5*l.* and 10 *l.* notes of the mother banks, are they made payable at the city or town where the mother bank is situate, or made payable at the place where they are issued?—I believe only where the mother bank is situate, not where they are issued; I have never seen any that were so drawn.

2281. Without raising the question of whether such an issue is conformable to the existing law, do you consider that a safe system of banking which authorizes the issue of notes in a variety of branches, those notes not being made payable on demand at the place where they are issued?—No, I think it is wrong, because recourse would be so difficult to the holders of those notes at a distance from the mother bank.

2282. Does not it also produce a necessary inconvenience in the exchanges between bank and bank, if the notes of bank A. are payable at the place of issue, and the notes of bank B, which are exchangeable with them, are made payable at another, and possibly a remote place?—The notes are all drawn to be paid at the central bank; I have never seen any directed to be paid by the agents of those banks.

2283. Supposing a bank established in the city of Norwich, and issuing paper which was made payable at Birmingham, and that another bank was also established at Norwich, issuing notes made payable at Norwich, would there not be an inconvenience in the exchanges, if the one bank gave notes payable on demand at the very place where the exchange took place, and the other gave notes that were payable at Birmingham or a more remote place?—That is presuming that the Birmingham bank might have branches; I have never seen anything of the kind in our district; I think a circulation of that kind would hardly be hazarded.

2284. Which is the mother branch of those joint stock banks which have commenced their operations in your neighbourhood?—Norwich is the seat of one; I hardly

hardly know where the seat of the other is, but I apprehend they must have different issues; Yarmouth and Ipswich, I believe, are considered as the head-quarters of the National bank, and those notes, I believe, are payable at Ipswich and Yarmouth, but the East of England bank notes are not so drawn; they could not issue their notes unless they were referred to leading places from which they were issued.

2285. Assuming the facts as they are supposed in the question just put, that there is a bank of which the centre was Birmingham, and the branches were in Norfolk on the one hand, and in Devonshire on the other, the notes being made payable at Birmingham only, would not that lead to inconvenient exchange?—Yes, so inconvenient that I think the old-established banks and the public would not receive the paper; they would be shut out for want of those facilities on the part of the old banks; they would only receive them by charging their customers postages, and forwarding them to London.

2286. It would lead to additional charges on the principle of drawing at a certain number of days' date?—Yes, clearly so.

2287. Do you consider that this system of a central bank, carrying on business with branches to an unlimited distance from the central bank, enables those who direct the bank from the centre to exercise an adequate control over the proceedings of the branch?—I should say, certainly not.

2288. You consider it as a system which yourself as a banker would not wish to apply to your own house?—Certainly not, our system is diametrically opposite, where we go to a distance; we have a separate establishment managed under the same rules and regulations as the central bank, by resident partners to inspect and look over the business of all our different establishments; we should think impracticable, and therefore very unsafe to rest on such grounds.

2289. In what respects do you consider an agency to differ from a branch?—They are generally considered with us as a convenience for distant customers, and I believe all our agencies arose from the alteration of the stamp duties, which prevented our customers, living at a certain distance, drawing upon us without being subject to a large duty for stamps; we appointed agents to meet that case; I think that is the ground of all the agencies of the Norwich bank.

2290. Have you many?—We have only three belonging to Norwich.

2291. Have those agents who transact business on your behalf, the power of granting accommodation by advances?—Not the least; they refer everything to us; we never suffer them to act on their own judgment.

2292. Mr. *Morrison.*] You do not consider your banks at Lynn and Yarmouth as branches?—No, they are distinct establishments, and managed on the same principles as our own, by resident partners.

2293. *Chairman.*] Are the agencies established within your own knowledge by joint stock banks, conducted on the principles which you describe to govern your agencies?—Yes, I think professedly so, but they have not been well guarded; I dare say they meant to regulate them as we do, but they have certainly failed to do so; some of their agencies have taken upon themselves to do acts for them, and they have suffered in consequence by them.

2294. The acts which those agents have done to which you have adverted are probably the discount of paper?—The advance of money to different persons living in their vicinity, without reference I should imagine, or they could hardly have been done in a manner so exceedingly absurd.

2295. Have those advances been carried to any considerable extent on the part of the agents?—No, I should apprehend not to any very considerable extent, though considerable considering the scale of business of the particular bank to which I am now referring, namely, the late Norwich Joint Stock Bank. I should think all great and important acts have been done by themselves, and that their large losses have been sustained under their own mismanagement.

2296. Do you consider that a joint stock bank, distributing shares and having a body of shareholders within the district in which its operations are carried on, acts in a different respect on the public credit of the district from what a private banker would do?—Yes; I should apprehend that a great many of the original framers of these banks, have looked very much to their own interests, and have accommodated themselves, if I may use the expression, very injuriously to the bank in many cases.

2297. Do you mean that the connection between the directors and the shareholders is likely to lead to any more extended system of accommodation, and any

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greater extension of credit than would arise out of the ordinary connection between a banker and his customers?—Yes, I am clearly of opinion that it does.

2298. Is the issue of shares made subsidiary to the increase of the business of banks and the transference of accounts from existing establishments to the new banks?—The shares are issued partly with that view, but it was a most decided failure as far as the late Norwich joint stock bank is concerned; few persons did business with that joint stock bank, at its origin, but those interested or under the control of those who got up the establishment. I think we lost no valuable accounts, but with our brother bankers we certainly got rid of a number of very bad accounts, and I should say the joint stock bank was of great use to us, decidedly so.

2299. You think it was of equal use to the public, in the operation it has effected on those bad accounts?—No, quite the contrary; I think in propping up those accounts, that they did great injury to the public, and that is one of the evils of inexperienced persons conducting banking concerns; the evil does not stop with them, for if those persons had not been propped up by them, the public might have saved 50,000 *l.* or 60,000 *l.*, losses incurred through individuals in consequence of their being kept up.

2300. Mr. *Attwood.*] Those unsafe men were propped up by the joint stock banks, and extended their operations, and the ultimate loss became the greater?—Yes; I could mention a firm who were supported by the joint stock bank and its connections; one of the partners absconded to America; the losses sustained certainly must have amounted to 60,000 *l.* or 70,000 *l.*; if they had been stopped three or four years before, the bank would have saved much of their money, and protected the public also from severe losses.

2301. Mr. *Clay.*] Some joint stock banks have been established in Norwich?—We have only the East of England bank, into which the business of the Norwich and Norfolk joint stock bank merged.

2302. What led to the establishment of the Norwich and Norfolk joint stock bank; was it any want of accommodation to the trade of Norwich?—Decidedly not; there was no want of accommodation to the trade of Norwich; I was informed, on good authority, that the propectus for that institution was got up and published by an individual without any previous consultation with any other person, who afterwards joined the establishment through his influence.

2303. As far as your observation has extended, they have been got up without reference to the wants of the neighbourhood in respect of banking accommodation?—I never heard a joint stock bank mentioned or suggested for Norwich, till I saw the prospectus in our paper.

2304. Mr. *Attwood.*] Had there been any failures of private banks in your neighbourhood?—Kerrison failed to a very large amount; he had 700,000 *l.* of public money in his hands when he failed; this was locked up in land; it sold well, and a good dividend was paid.

2305. In what year was that?—In the year 1808; the Days', a very small bank, failed in 1825, I think.

2306. Mr. *Clay.*] You have expressed an opinion that the joint stock banks which have come under your observation have given indiscreet accommodation, and by bolstering up houses in bad credit have eventually caused greater loss to the public?—That is my opinion.

2307. Are you of opinion that that has acted to stimulate over-trading in the country?—With reference to the bank in Norwich, the large advance referred to was not made to a trading firm. The parties were solicitors and money-dealers. There was very little in amount advanced to tradesmen in Norwich, but by paying off over-drawn accounts to the old banks. The advances to Richard Batley and to the Brereton's excepted.

2308. What is your opinion generally as to the effect of joint stock banking on the trade of the country; it appears to be your opinion that they make advances more freely than the private bankers?—It appears to me that the leading facts, as to the establishment of joint stock banks, are, that they have been chiefly formed on speculation, and to serve purposes of the projectors; the instances are very few, in my opinion, where they have been called for or required by the public; where they have been called for by the public, it has been in those districts where the old establishments have caused dissatisfaction by not reasonably

yielding

yielding to the altered state of the money market, and by persisting in charging large commissions, which, by the altered state of trade and profits, could not be afforded. In the instance of our bank and its management, when we dropped our interest on deposits from three to two per cent., we thought it justice to the public also to lower our charge on terminable loans and discounts.

2309. Is it your opinion, speaking generally, that there was a want of spirit o accommodation on the part of the private banks?—No, quite the contrary; think all the respectable houses in our district have had more money than they knew how to employ usefully and safely at home; we should have been glad so to have used it.

2310. Speaking of the town with which you are best acquainted, was there any one who could give good security that could not get money?—None; we were always glad to accommodate them, and after the change of our rate of interest, to discount at four per cent., on suitable securities.

2311. It is your opinion that there was no necessity for the establishment of joint stock banks, arising from want of accommodation?—There was no want of fair accommodation to the trade from the old banks anywhere, so far as I have had the opportunity of observing; and my experience teaches me it is better for the community to have accommodation rather scarce than otherwise, for the sound management of business in general.

2312. You mean to express a doubt whether great facility of obtaining credit is a matter of unmixed advantage?—I think it by no means a matter of unmixed advantage, but that it frequently leads to great distress and great loss by encouraging speculation and over-trading.

2313. There is a practice which has been carried to a great extent by joint stock banks, of procuring money by re-discounting largely in London?—I think it cannot be called a new system; I remember its being done at a former period, when there was a terrible explosion at Liverpool.

2314. Was the practice general at the period when you state it to have been attended with great calamity?—Yes.

2315. You mean to say it was followed by a period of great national calamity?—It was.

2316. Have the goodness to state your recollection of the occurrences at the period in question?—I cannot exactly recollect the year; there were some immense failures; some of the first houses in Liverpool were stated to have lost from 80,000 *l.* to 100,000 *l.* each by failures, in consequence of their liabilities on re-discounting bills.

2317. Was that in the period between 1810 and 1812?—I think it was.

2318. It followed a period of considerable excitement in the year 1809?—Yes; I think the concussion took place in 1812.

2319. Mr. *Attwood.*] Were those bills drawn on houses in London of importance?—They were such bills as were drawn by Lowndes and Bateson, and speculating houses of that description, on the deposit of goods or invoices, which could not be turned into bank notes, and the property represented fell so rapidly in value, there was nothing left, after deducting interest and charges, to meet the bills, they were indirect bills; A. on B. on Liverpool, payable in London; bills of accommodation many of them, and all of a mixed character.

2320. Mr. *Clay.*] Since the period to which you refer, has the practice of re-discounting been as prevalent as now?—I think it is getting more prevalent, and is now as extensive as I have ever known it to be.

2321. It is more prevalent than at any period except that?—Yes, it is more branched; I think it was confined more at that time to Liverpool.

2322. Have you had occasion to consider the sort of bills sent to the London market for re-discount?—I turn over a vast quantity of bills in the year, and for my own protection study them as well as I can.

2323. Have you any objection to state the sort of bills submitted to you for discount?—Perhaps I may say that I believe the bills so submitted are, generally speaking, safe, and of a fair character; with reference to the bills re-discounted by the joint stock banks, the injudicious system of conducting business, and the overweening anxiety there always is in persons so placed to appear great before they really are so, render the general complexion of their bills not to me satisfactory.

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2324. You see a great amount of bills in the course of the year?—Yes, many millions in amount pass under my review in the course of the year.

2325. In addition to the sort of bills you speak of, which have a peculiar class and character, is there no other species of bills that you have observed lately to abound a good deal?—I should not wish to say what I do not consider correct; there are some which appear to me bills of mere accommodation. I do not mean to say that they form a large proportion of the amount that comes through my hands.

2326. Is there no peculiar character attaching to some of the bills?—I should think many of them are taken for re-discount, to meet current cash advances from day to day, by the parties re-discounting. I should say some of them are wholly accommodation, though not forming a large proportion; but a very large portion are not what bills ought to be, according to my views of what really a good bill is, being drawn against the deposits of goods or securities, instead of against actual sales. I call a good bill a bill drawn against an actual sale; every other to me is of doubtful character. My experience shows me, that where I have ascertained that a bill is drawn for goods sold and delivered, whatever the character of the parties may be, such bills are seldom dishonoured.

2327. Mr. *Attwood.*] The bills which have come under your view of late have been of a more dangerous description than has been generally the case?—Yes.

2328. Except at particular periods?—Yes; and the system was not then so extended.

2329. The bills you now see are of a more dangerous description than those you have been accustomed to see?—Yes, decidedly.

2330. With respect to the bills brought under your review, and offered for discount, do you form an opinion that they depend a great deal for their payment on the re-discount of other bills of the drawer and the acceptor?—Yes, I think that class of bills is increasing.

2331. If there was any great obstruction in the discount market, do you think a vast number of those bills would be unpaid?—I do; or at any rate the regularity of their payment is very questionable.

2332. Would you say a larger proportion than you have been accustomed to see?—Yes, and more extended; they are spread more over the country.

2333. You have relied on the indorsation of those bills you have discounted?—In some degree, though I have not had implicit faith in the joint stock banks' indorsements in some cases.

2334. Do you believe that if there was a general difficulty of discount, those joint stock banks might be greatly inconvenienced by the refusal of payment of the sort of bills they discount?—I think it would throw the trading part of the country into a worse situation than I have ever known it to be.

2335. And that there would be greater difficulty in the discount of such papers?—Yes.

2336. You think that would create a greater destruction of commercial credit than you ever witnessed?—Yes, I think so.

2337. Mr. *Clay.*] Will you explain more particularly the peculiar character of the bills you allude to; bills drawn not on real transactions, but on the security of the deposit of goods?—I have already stated my opinion as to the character of these bills. Mr. Clay's question was as to consequences. In case of any event which would alter materially the quantity of bank notes in London, the consequences that would follow are very evident; it would place the trade and commerce of the country in a fearful state, for the Bank of England, when it found it a necessary duty to lessen their issues, would hazard the knocking down both of good and bad, in a crisis of that sort.

2338. Mr. *Attwood.*] Is our present commercial state of affairs very well calculated to meet such a state of things?—No, less than ever, owing to extension.

2339. Mr. *Clay.*] Have the goodness to state whether there is any other class of bills upon which you have any remarks to make?—Yes, I would refer to bills drawn on the first-rate houses in London and Liverpool, which, in my opinion, are objectionable; they are drawn against shipments to their houses of agency, which it is desirable for them to feed. The acceptors take a large margin to cover losses, commission and charges; and frequently they stipulate that the drawer, if called on, should provide for the bills at maturity; I have known many

cases

cases of serious and ruinous consequences resulting to the drawer from such bills, which are not legitimate transactions.

2340. Do you think the joint stock banks have given greater currency to bills of that description than was the case with the private banks?—Yes, in many of the commercial and manufacturing districts.

2341. And thereby that they have created a species of dangerous credit?—Yes.

2342. Mr. *Morrison.*] Have you not reason to suppose that the bills you refer to are frequently accepted on the understanding that they are to be renewed?—Yes.

2343. Mr. *Clay.*] Do you re-discount bills yourself?—We never pass our indorsement in any way to raise money.

2344. You never attempt to raise funds on the credit of such a house as yours?—No.

2345. And never have since your house was formed?—No, never.

2346. You consider the practice of re-discounting an evidence that a bank is giving accommodation beyond its own resources, and therefore is in the power of the money market at any time?—Entirely so.

2347. Therefore subject to all the fluctuations of the money-market?—Yes.

2348. You consider that the credit in the aggregate of the shareholders of those banks is dangerously used, if employed to obtain funds by re-discounting on the money-market in London?—Yes; I think they ought to depend mainly on their own available funds.

2349. Mr. *Morrison.*] You live in a district that may be considered chiefly agricultural?—Yes.

2350. You have therefore generally an excess of money, which you seek employment for in the London market?—Yes, always.

2351. The practice, therefore, of re-discounting could not take place in the case of the Norwich bank, which is circumstanced very differently from banks in manufacturing towns?—Yes, that is true; though, great as our resources are, it would be possible to outstep them.

2352. The money paid into your house is employed in discounting bills sent up from the manufacturing towns?—Yes, and the trading and commercial interests.

2353. Mr. *Attwood.*] How long has your house been established?—About 60 years.

2354. It is very extensively connected with the town of Norwich and the agriculture of Norfolk?—Principally with the agriculture of Norfolk; that is, the main support of the whole of the banks of Norfolk, except that the savings of the inhabitants, in a population of 60,000 in Norwich, must be something considerable.

2355. Your banking transactions have grown up with the growth of the country?—Yes.

2356. You state that your house gives accommodation to the trading and agricultural community?—Yes.

2357. Is it the fact that the growth and increase of trade at Norwich, and the improvement of the agriculture around, has been materially assisted by the operation of your bank and other banks similar to yours?—No, not further than that all well-conducted banks have that tendency. The farmers are generally a provident race of men; they were perhaps too much lifted up by high prices during the war.

2358. You cannot trace that it has given material assistance?—Excepting in facilitating transactions, we have made it a point particularly not to lend capital to agriculturists. We have liberally given them temporary assistance, which to those who are respectable we never decline.

2359. You are in the habit of giving assistance to both the traders and the agriculturists?—Yes; during the panic we went beyond our usual line; we saved many from ruin, and lost nothing worthy of notice.

2360. If they required it, you could give that assistance with more discrimination and security to yourselves than it could be done by the joint stock banks?—There are very few in the agricultural districts of Norfolk and Suffolk that require assistance permanently; temporarily we never hesitate to respectable applicants.

2361. The desire for assistance on the part of the agriculturalists has grown up of late years, perhaps?—I think there is a great deal more said about the distress of the agriculturists than is really true; I should rather call it depression than distress.

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2362. Do you recollect whether your house formerly rendered considerable assistance to the agricultural community of Norfolk?—No; but we have lent more in times of depression than we did in the good times, certainly.

2363. With regard to such accommodation as you give to the city of Norwich or the country round, do you think such a house as yours could give that assistance with more discrimination than it could be done by the joint stock banks?—The experience of half a century would enable us to judge better where to give it.

2364. Would a party desiring assistance be more likely to apply to a private bank like yours than to a numerous body of directors?—I think they would.

2365. Mr. *Clay*.] With regard to the circulation of bank notes, do you think that it makes any very material difference in the power of the bank to afford accommodation, either discreetly or indiscreetly, whether it issues promissory notes?—I think the issuing of notes in a manufacturing district, where the deposits are small, affords useful accommodation; but with us it is as nothing compared with the extent of our deposits.

2366. Would it materially prevent a bank giving this indiscreet stimulus to trade, to which you have alluded, if they did not issue notes, or are there means of re-discounting, or otherwise, by which they might give it without?—According to my feeling on the subject it avails them but very little. I will give my notion of the theory of a bank circulation; I consider the circulation of country banks of issue to be this: I never could see how it could be permanent unless founded on bank notes or their equivalent; a country bank note is in fact but a circulated deposit voucher; the bank issuing that stands debtor to the bearer by number, instead of to A. or B. on account; the amount of those deposit notes, circulated by respectable old establishments, bears a very small proportion to the amount of the money which is deposited in their hands; with us it does not amount to more than one-sixteenth of the deposits.

2367. You mean to say that your circulation does not exceed one-sixteenth of the money deposited in your hands?—It does not.

2368. It would seem then to be your opinion, that a bank discreetly conducting its business may give accommodation, and may have it in its power to do so, and thereby promote over-trading, even without issuing its own notes?—Yes.

2369. You suppose even that the circumstance of issuing or not issuing notes would not have any material influence upon their power?—Not very material with us; I can prove by documents that it is not more than one-sixteenth of our power.

2370. Do you consider it a safe practice for a bank to lend any considerable portion of their money on mortgage?—It may be safe, but it is not prudent; it has been our practice never to advance money on mortgage, or permanently on security of any kind, beyond the amount of the balances of the partners of the bank.

2371. That is, the private property of the partners of the bank?—Yes, such as is deposited with us, with that we do as we please; but we never lend on mortgage, or set fast any sums deposited with us, which are liable to be called for from day to day; we consider it necessary to be in a position to attend to the daily calls which may be made upon us, so as to meet demands as fast as they could well be made.

2372. *Chairman*.] You consider it an essential principle in a well-conducted bank, that the whole amount of those deposits should be invested in convertible security?—I should always hold that as a golden rule.

2373. Mr. *Morrison*.] Are you not anxious to get rid of the capital of the partners as part of the total capital of the bank?—So long as we can employ it with satisfaction, we have no anxiety to get rid of it.

2374. Would you not consider that the creditors of any bank would have a better security where the private fortunes of the partners were invested in other ways than if they were employed in the bank?—Yes, but I am speaking only of that part of their property deposited with us; I look to the private property of the partners of the bank so deposited, as a capital security to the public when invested in mortgages and interminable securities of the first class; we have no objection to do that as far as our private means will afford.

2375. You get a higher rate of interest than by discounting bills?—Yes.

2376. Your banks being placed in an agricultural district, you have pretty good opportunities of knowing the condition of the agricultural body in your neighbourhood?—

neighbourhood?—Yes; I do not know that I have sufficiently considered that question, but I think there has been a great deal more said about agricultural distress than there was any occasion for.

2377. Have you not a good opportunity of knowing, from the amount of money paid into your bank, whether there has been or not that state of distress which has been supposed?—In the last 10 years our deposits have scarcely varied, taking 10 as the governing numeral, one out of the 10.

2378. *Chairman.*] In a former answer you stated that you considered that the joint stock banks to which your attention had been turned, had been chiefly formed for the purposes of speculation, that the purpose of those who engaged in them was to make money by means of speculation?—I think I stated that they had not been called for by the public in the districts where they have been formed; that many of them are got up for the purpose of speculating in the shares in the first instance, and afterwards speculation as to accommodation to be afforded to those who manage their concerns.

2379. That principle of speculation in shares is a principle which is not common to joint stock banks and private banks, but is rather peculiar to joint stock banks?—I think entirely so.

2380. Do you consider that the formation of those joint stock banks more as a matter of speculation in the disposal of shares than as matter of permanent investment, is attended with inconvenience and danger?—Yes; I think that it leads both to inconvenience and danger.

2381. Do you consider that that speculative character is at all varied by reason of the nominal amount of the shares which are put into circulation; that is, would the concern be more or less speculative if it was conducted on 5 *l.* shares, and 5 *s.* paid up, or 100 *l.* shares and 25 *l.* paid up?—I am sorry, and I think it is very much to be regretted that any shares were ever permitted under 500 *l.*, and also that there is not an enactment to prevent the splitting or transferring those shares.

2382. You consider the power of issuing shares, of a very small amount, to be inconvenient and dangerous?—I think so.

2383. In what respect do you consider that it is so?—That they get a very inferior constituency by having small shares, and it leads to gambling to a certain degree in the community.

2384. In any alteration of the law, should you think it desirable that some minimum should be fixed below which the shares of joint stock banks should not be permitted to go?—Yes.

2385. Are you aware that in many of those joint stock banks now formed, the directors commenced their operations without the whole amount of their shares being subscribed for?—Yes, that I think was established in the joint stock bank of Norwich; I do not think that all their shares were subscribed for or even paid up; there was a deficiency of 4,000 *l.* or 5,000 *l.* in amount.

2386. In the event of all the shares not being subscribed for, a certain reserve of shares must remain in the hands of the managers or directors, to be issued by them at par or at a premium, as the case may arise; is that a system which you consider advantageous?—I think it is not a proper system.

2387. Supposing it should happen that with a reserve of shares the market has been fed so as to produce a premium upon the shares, and that premium has been carried to the profit and loss account, and the dividends paid out of the balance, do you consider that a proper application of the fund?—I think not.

2388. Should not the dividend be payable out of the actual *bonâ fide* profits of the bank, and not out of the accidental amount of premium which results from the sale of shares?—The premiums never could be very large; but, as a guard against adverse times, I think they ought to be made a reserve or contingent fund to meet such times; that would be its legitimate use.

2389. You are aware that at the present moment any joint stock bank may come into operation without any revision of its deed of settlement by any independent authority?—Yes.

2390. Do you consider that it would be an improvement of the law, if, before any joint stock bank was allowed to commence its operations, the deed of settlement on which its operations were to depend were subject to revision in the same manner as if a charter were to be granted by the Crown?—I am decidedly of that opinion, that that would be a salutary regulation, and whether altered or not, all existing deeds of all joint stock companies ought to be so looked at.

2391. It has been given in evidence before this Committee with reference to a

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bank which has now ceased to exist, that for some years, during which, so far from making any profit at all, the bank had sustained annual and continued losses, dividends still continued to be paid to the shareholders?—I believe that is notorious in a case which has come under my own knowledge, and that the bank was officially announced as flourishing.

2392. Ought not that to be guarded against in some way?—Yes, it ought; but it is very difficult to make enactments to guard against falsifications of that kind; my opinion is, that it should be made imperative; that the deed should be registered at some public office in London.

2393. Would it not be desirable also before the deed is executed, some independent authority, acting for the protection of the public, should see that it contained all those covenants which the public interest and the security of the shareholders should require, and that it contained nothing adverse to those interests?—Yes, but such regulations must, I apprehend, be founded on a special Act of the Legislature.

2394. The event contemplated by the question is founded on a supposed change of the law?—I think it would be very advantageous to the public and to the proprietors of those banks, to have those regulations; the great evil in the case referred to is, that the power of the original establishment has been usurped in the hands of one or two persons; there was the case of one of the directors of the Norwich joint stock bank, who resigned. I never heard that any steps were taken to replace him by any other director, whether they were empowered by the deed which the public could not refer to, I cannot say; but that is a proof that the deed ought to be in a state of reference.

2395. Do you not consider that the branches which are established throughout the country at unlimited distances from the mother bank, ought to be in any degree checked?—I have a strong feeling that for the security of the public, they ought to be circumscribed; that wherever the mother bank is, a circle of 30 or 40 miles, or some limit, ought to be prescribed.

2396. Has any definite limit occurred to you?—I think that 30 miles would be quite sufficient.

2397. Do you not think that the limit might be the power of communicating within one post the transactions one with the other?—That might be a distance of 100 miles; that would be too far.

2398. Would you not rather say that it should be within such a distance that a person might go from the parent bank, examine the accounts of the branch, and return within the same day?—I should think a circle of 30 or 40 miles would be the best; to refer to the East of England bank, I have an analysis, by which it appears that of the number of original shareholders, not one half reside in Norfolk and Suffolk, though it is called the East of England bank.

2399. Do you consider a bank can conduct its operations on just and sound principles, without having some portion at least of its capital invested either in Government stock or Exchequer bills?—Unless they know their business well, and can rely on their own judgment for discounting mercantile bills, or making temporary advances, they had better do so.

2400. The question applies not to the deposits with them, but their own capital?—I think it very proper that a part of their capital should be invested either in Government stock or Exchequer bills.

2401. Where a guarantee fund is directed to be provided under the deed of settlement, do you consider that it is essential to the character of that guarantee fund that it should be invested in some way, so as to keep it separate and apart for the ordinary concerns of the bank?—Yes, otherwise it would be a very slender guarantee.

2402. Under the law as it exists at the present moment, a joint stock bank of any supposed extent of nominal capital may commence its proceedings with the smallest possible, or without any deposit paid up; should you consider it an improvement of the law if it rendered it necessary as a condition (precedent) to their commencing operations, that some certain and definite amount of capital should be paid up?—The whole capital ought to be paid up within a twelvemonth of the institution, and the law should fix as a minimum for shares 500 *l.*; there ought to be none under 300*l.* at all events.

2403. You think there should be an arrangement preventing the formation of shares of less than a certain amount, and that the whole should be paid up within twelvemonths?—Yes; and if they want an additional capital owing to their business

ness accumulating, or the occurrence of a certain loss, they should call their shareholders together, but all which is pretended to be subscribed should be paid up at once; this would give a more respectable constituency, and also a better security to the public, which is evidently imperative.

2404. Banks established on 5 *l.* shares, not subscribed for to the full extent of the number of shares, and upon which only a small amount of paid-up capital has been deposited and made available, is in your mind an insecure system?—I think so indeed, quite a joke as far as relates to the protection of the public.

2405. Do you not consider it not only a joke, but a system full of public danger?—Yes, I think so; it is a joke as far as security is concerned.

2406. In your judgment does it require the interposition of the Legislature to correct the system which has been established?—I think it does, but it appears a very difficult point, they have run ahead of the Legislature by their establishment; whether it would be considered right, or rather whether it be practicable, to bring them to a new modelled system, may be a question.

2407. Referring the question, in the first instance, to the point of the evil spreading, do you think it would be of itself a benefit, though not a benefit to the full extent you could wish?—Yes, decidedly a prospective benefit.

2408. Do you think that is called for?—I think it is; the system has gone too far, and there ought to be a timely check for its proceeding; if joint stock banks were fairly and properly arranged and managed, I have no unreasonable prejudice against them.

2409. Do you not consider that a system of the publication of the assets and liabilities of joint stock banks would be one of the remedies that it might be expedient for the Legislature to adopt?—If it were honestly done it would, but whether that would be so may be a question.

2410. You conceive there is a great difficulty in imposing a sufficient check on these things?—Yes, there would be the benefit of moral responsibility, if moral people should be at the head of those banks, otherwise any statements might be drawn out.

2411. In some of the deeds of settlement under the consideration of the Committee, it is provided that a balance sheet showing the profit and loss, and the operations of the bank within the year, shall be laid before the proprietors anterior to any declaration of dividend, that the proprietors shall have the power of appointing auditors from among their own number, who shall examine and verify those accounts, and that the actual statement of profit so verified by the auditors, having been submitted upon the responsibility of the directors, should be made the foundation of all declarations of dividends; if that were honestly administered and enforced in all cases, would it not be some check to the evils of the present system?—It would be certainly a moral guard against the falsification of accounts; I have imagined it might be thus: "We, the undersigned, do declare, that we have carefully revised the accounts of the institution, and that in our opinion this abstract is a full and faithful statement of its affairs, after making a sufficient reserve for all bad debts not written off, and that we have performed our respective functions according to the deed under which we act." This should be signed and attested by all the directors and officers.

2412. Have you turned in your mind, in the event of such a form of account being by law enforced, as between manager and shareholder of the society, what extent of information it would be just to enforce?—I would make the *pro formâ* statement thus; they ought to charge themselves of course with their capital; with their deposits on receipts, with their deposits on account, and with their circulation; then, on the other side, they should credit themselves by advances without security.

2413. Over-drawn accounts?—Yes, those on which they have no collateral security. Advances on security, whether real or equitable, investments in Government securities, shares in the stocks of public companies, &c., would form other items; after which, their bills discounted and their cash ought to show their surplus or deficit, and what ground they have for making or declaring a dividend.

2414. Supposing that account honestly made and subjected to the check already pointed out, would it not, in point of fact, guard against the abuse to which your attention has been drawn by a former question, namely, paying a dividend when the bank, in place of making a dividend, have sustained a loss?—Yes; I think

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think it would be doing all which can be done, unless it could be arranged for persons to examine their books who are independent of the concern.

2415. Were you to be understood, in reference to the amount of shares, that you consider provision by law ought to be made to prevent the splitting of shares into a smaller amount?—Yes, or it would be non-effective; a man would take a certain number of shares, and sell certificates of them, and there might be the same number of shareholders there is at present; no transfer should be admitted but to a *bonâ fide* buyer, and for the entire share.

2416. Mr. *Clay.*] What is your opinion on the subject of the expediency of limited responsibility?—I do not see myself any public advantage or security to be derived from limited responsibility; in the case of a bank, which has been before the Committee, it might have been very ruinous to the public if it had gone on as it proceeded, on limited responsibility; from my knowledge of the constituency of that bank, many could have paid up their responsibilities, but a very large portion could have paid up nothing; therefore it would have been injurious to the public in that case, to have had only a limited responsibility; and I think a limited responsibility would make the managers of those banks more reckless and adventurous.

2417. *Chairman.*] Do you consider that there is any existing evil, or any apprehension which deters persons from adventuring in joint stock banks, or that the tendency is really to embark too freely in such speculations?—There is so much activity among the projectors, and the fever is by no means over; I think it is increasing; there is a scheme now to buy up all the private banks.

2418. Mr. *Clay.*] Do you believe that many respectable persons at this moment are disposed to enter very generally into joint stock banks?—As far as my observation goes, certainly not.

2419. Referring to a part of the evidence you have given, the Committee would be glad if you would answer this as a general question; looking at the great opportunities of observation you have, from the large amount of bills which pass under your hands, is it your opinion that latterly there has been an unsound and dangerous extension of bill accommodation?—I think there has, or rather of the improper foundation of bills; I give that as my opinion, decidedly.

2420. Has that encouraged a dangerous spirit of over-trading?—I think so.

2421. Is it further your opinion, that the species of bill accommodation has been much fostered by the joint stock banks?—Very much fostered and increased, in my opinion.

2422. Is it your opinion that bills will obtain circulation in the London market from the indorsement of those banks, which would not have obtained circulation without the indorsement of those banks?—Certainly.

2423. The persons who have discounted them looking to the aggregate wealth of the proprietors of those banks?—Yes; I should say not looking imprudently, as in nine cases out of ten the bill would be paid eventually; but it is still dangerous as affecting the currency, the credit, and the circulation of the country.

2424. You consider the indorsement of those bills as a strengthening plaster?—Yes, I believe I have said so.

2425. Mr. *Morrison.*] When you speak of the accommodation those banks render, are you speaking of the present time, or of the state of things which existed 12 months ago?—As far as my observation goes, I should not think it greatly checked.

2426. *Chairman.*] Is there a considerable activity in different parts of England to establish and extend the connexions of those joint stock banks?—I should think from the advertisements we see, and also from two or three new establishments, whose indorsements I have seen from Liverpool within the last fortnight, that it is going on as rapidly as ever.

2427. Is the character of the new establishments rather lower, thus increasing the danger you have adverted to, than otherwise?—Yes, decidedly, I think so; they are of an inferior grade, in my opinion.

2428. Smaller shares?—I do not know as to the constitution, but of an inferior grade. As to the paper that comes before me, I should judge from that their connections are not respectable and trusty.

2429. Do you consider this likely to go on unless some interposition is applied?—I think so, unless it is checked.

2430. You

2430. You have already drawn a line of distinction between the remedies which should be given prospectively as against future establishments, and those which it might be safe or expedient to apply to establishments already existing; if there be any considerable delay in the interposition with respect to future establishments, do you consider that with respect to banks already in existence, regulations might be imposed on their conduct which would place them on sounder principles?—I should think an Act of the Legislature might impose certain regulations and certain acts on the part of the banks which are established, to act as a safeguard to the public.

2431. What are those which occur to your mind?—I think in the first place the deed should be registered in an office of public record; the certificates of the shares ought either be printed or annexed to a copy of the deed; that the shareholder should have an official copy of the deed rendered to him; no bye-law or alteration affecting the constitution of the society should be permitted without the assent of the whole body of shareholders; every shareholder ought to be served with an official circular of every alteration made, and those alterations should be appended to the original deed in some office of record; a regulation about the directors, I suppose every deed contains; some penal clause might be introduced against their wilful and corrupt acts; a portion of the directors should go out every three years, and not be eligible for re-election for a certain period; on the death or resignation of a director, his place should be filled up within a certain period; a periodical statement of the affairs of the bank, and a meeting of the shareholders, ought to be regularly convened by public advertisement, to receive such report.

2432. Mr. *Morrison.*] Would you not have the statement of accounts signed by a certain number?—Yes, by every officer, every director; they should all take a part of the moral responsibility attached to such a document; the auditors and public officers of the institution ought to attest their knowledge in such a way that they could not afterwards escape from it, and throw off the responsibility on others.

2433. Do you think any extension of bills, bearing the indorsement of joint stock banks, and sent up to London for the purposes of re-discount, and supplying capital to large establishments, has any effect on the Exchequer bill market of London?—Unless Exchequer bills are directly operated upon by the bank, it cannot affect the quantity of bank notes. The money now employed for the joint stock banks in the discount of bills was very much before their establishment, used by the old bankers. It does not follow, therefore, that the discount and re-discount of bills of the joint stock banks have required any additional means, but that means have been drawn from old to new channels; or if any addition to the means, it must have arisen from the Bank of England in some way; bank notes may increase bills, but bills can only increase bank notes by the operations of the Bank itself.

2434. Would not Exchequer bills, bearing the indorsement of joint stock banks, and of which, therefore, subject to the observations you have already made, there is an ultimate security for the payment to a certain extent, if they are increased largely and bear a higher rate of interest, supersede the use of Exchequer bills in the London market?—I think it would hardly run to such an extent as to do that.

2435. As far as they went, must not they operate to that effect?—Yes, the operation would be that way.

2436. Sir *James Graham.*] Do those joint stock banks issue post bills to any great extent?—No, I believe very little; in truth, half the joint stock banks in the north of England are merely bill-brokers.

2437. Would you see any grave objection to their drawing post bills to any extent, superseding bills payable on demand?—That would depend very much on circumstances; in the first place, on whom their agent might be in London.

2438. Would it diminish the security of the public?—If they were not strong at both ends, decidedly so.

2439. *Chairman.*] Supposing they draw branch on branch, at seven or ten days, and consider them not for the accommodation of the remitter, but for the purpose of substituting them for promissory notes payable on demand?—That would be a very objectionable plan, leading to a system of assignats, to the payment of paper by paper.

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2440. Sir *James Graham.*] Have you observed any tendency on the part of joint stock banks, to an issue of that kind?—No, it has not come under my notice at all; on turning over many millions of bills in the year, I can see almost every transaction in that direction which is going forward in England; and I find their transactions to be mostly in the line of discounting.

2441. *Chairman.*] What is the legitimate use and object of the issue of a bank post-bill?—It ought to be for the conveyance of cash from one place to another; the stamp duty is almost entirely avoided by the mode of payment in London, adopted by country bankers; by the issue of post orders, you call at the London bankers and receive so and so; in former times we used to draw bills for those payments.

2442. Do you think the system of drawing checks from places out of the distance is also used?—It can hardly be avoided.

2443. Are you aware that by a late decision a banker cannot obtain credit in case of a bankruptcy, for a check paid by him, though perfectly ignorant of its being drawn out of the distance?—Yes, and I know we are all in the same predicament.

2444. Sir *James Graham.*] Are you aware of any peculiarity of the law of partnership between joint stock bankers, which would place them in regard to notice, in a different situation from other parties?—No; I never considered the Act sufficiently to answer the question; I suppose that that must arise under some clause in the Act; I think there would be the greatest possible difficulty of recovery under the bankrupt laws; the recourse for note-holders, if joint stock banks are permitted to be banks of issue, ought to be very clear and summary.

2445. Have you reason to believe there is any doubt or difficulty?—Yes, it is considered that there is difficulty, that the Act is not sufficiently clear to give prompt recourse; not so prompt as there might be against a private establishment.

2446. Not so prompt in enforcing responsibility against the partners in a joint stock bank as in a private bank?—Yes.

2447. If it were desirable that joint stock banks should regulate their issues by periodical returns of liabilities and assets, as the Bank of England does, do you think the publication of such liabilities and assets as now takes place is sufficient for the purpose of so regulating the conduct of joint stock banks?—I cannot point out a more efficient mode.

2448. You are aware that the publication has reference to an antecedent date, and is not conclusive of the state of things at the period when the publication takes place, so that there may appear to be an amount of coin in the coffers of the bank, when in point of fact the exchange shall have turned?—Yes, and I think it impossible to guard against an objection of that kind.

2449. Would not that lead to a false conclusion?—Certainly.

2450. If that publication is to influence the conduct of other parties, might it not mislead them?—Yes, it might mislead in favour, or to the prejudice of the public or the banks.

2451. It might lead the joint stock banks to contract their issues under the supposition that gold was going out of the coffers of the bank, whereas the fact might be the reverse?—Yes.

2452. Mr. *Morrison.*] It appears that a very large sum of money is employed in London in the re-discount of bills, previously discounted by the joint stock banks; in what way was that money employed before the establishment of these joint stock banks?—

2453. Do you think any considerable proportion of that money was formerly invested in Government securities?—I would prefer answering these questions by referring them to quest. 2433.

2454. Do you conceive there is a much larger sum employed in London now, in the discount of commercial bills, than there was some years ago?—Yes, I think there is a larger sum; but the only control is with the Bank of England; they may alter the amount at their own pleasure.

2455. *Chairman.*] Do you not consider that the capital of the country has accumulated considerably?—Yes, I think it has, and that that has carried many

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of those speculative concerns through, which otherwise must have fallen; and so far, an additional issue of bank notes is properly accounted for.

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2456-7. Mr. *Morrison.*] In what way is that large sum supplied?—It must be supplied originally by the Bank of England in the discount of bills, founded in a degree on the increase of real capital.

Martis, 19° *die Julii*, 1836.

MEMBERS PRESENT.

Mr. Strutt.	Mr. Pattison.
Sir Thomas Fremantle.	Mr. Clay.
Mr. Baring.	Sir James Graham.

MR. STRUTT, IN THE CHAIR.

John Wood, Esq., called in; and Examined.

2458. *Chairman.*] YOU are chairman of stamps and taxes?—I am.

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2459 Are banker's licences issued by the Commissioners of Stamps and Taxes?—They are. By the 55th Geo. 3, c. 184, s. 24, no bank can issue any promissory notes for money payable to the bearer on demand, which are re-issuable, without taking out a licence yearly for that purpose. That licence is directed to be granted by the Commissioners of Stamps for the time being; and every such licence is to specify the town or place where such promissory notes are to be issued, and the proper names and places of abode, and the name of the bank or partnership, name, style or firm, under which such notes are to be issued; and where any such licence shall be granted to persons in partnership, the same shall specify and set forth the names and places of abode of all the persons concerned in the partnership, whether all the names shall appear upon the promissory notes to be issued by them or not.

2460. Mr. *Clay.*] This is the Act which regulates the formalities necessary to obtain the renewal of a banker's licence?—Yes; that Act was passed many years before the Act for establishing joint-stock banks; but the regulations for granting licences apply equally to both. By the Act of 7 Geo. 4, c. 46, s. 4, 5, 6, 7 and 8, it is enacted that before any co-partnership, exceeding the number of six persons in England, shall begin to issue any bills or notes, or generally to transact business, an account shall be made out according to the form contained in Schedule (A) of the Act, which shall set forth the true names, title or firm of such intended co-partnership, and the names and places of abode of all the members thereof, and of all the partners concerned or engaged therein, and also the name or firm of every bank to be established by such co-partnership, and the names and places of abode of two persons who shall be appointed public officers, and who may sue and be sued as therein provided; and a registry of such names is to be kept by the Commissioners at Somerset-house, which registry any person shall have liberty to inspect at any time upon payment of 1 *s.* All these particulars are to be complied with before a licence can be granted to any such co-partnership.

2461. What is the licence you now allude to?—The banker's licence, which is provided to be issued by the 55 Geo. 3.

2462. Does the Act from which you are now quoting refer to the Act 55 Geo. 3?—Not expressly; but all bankers are subject to its provisions. By 7 Geo. 4, c. 46, s. 4, no joint stock company in England can issue notes or sue without a licence, nor issue any bills or notes which are reissuable, owe or borrow, or take up any money. By the 5th clause it is enacted, that such return as required by the Act shall be made out by the secretary or other person, being one of the public officers appointed as aforesaid, and shall be verified by the oath of one of them, and that such account or return shall, between the 28th day of February and the 25th day of March in every year, after such corporation or co-partnership shall be formed, be in like manner registered with the Commissioners of Stamps. By the 6th section a copy of any such account or return so filed or kept and registered at the Stamp-office, being certified under the hands of one or more of the Commissioners of Stamps, shall be evidence in all proceedings, civil or criminal, as proof of the appointment and authority of the public

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officers named in such account or return, and also of the fact that all persons named therein as members of such corporation or co-partnership were members thereof at the date of such account or return. By the 7th section the Commissioners are empowered to give certified copies of affidavits, (that is, of the registry that is sworn to,) on payment of 10*s.*, to everybody who shall require it. By the 8th section it is enacted that the secretary or other officer of every such corporation or co-partnership shall be required from time to time, as often as occasion shall render it necessary, to make out upon oath, and cause to be delivered to the Commissioners of Stamps, a further account or return in the form of Schedule (B), of the names of any new or additional public officers of such corporation or co-partnership, and the names of any persons who shall have ceased to be members of such corporation or co-partnership, and also the names of any persons who shall have become a member or members, and the names of any additional towns or places where such bills or notes are to be issued, and where the same are to be made payable. It then requires that such further accounts shall from time to time be filed and registered at the Stamp-office, so that by this Act it is necessary that before any joint stock bank can begin to do business they shall send a complete register of the names and places of abode of the partners in that bank; that they shall continue to do so in every year between the 28th of February and the 25th of March, and that they shall also from time to time, as often as occasion requires, send in an amended return; if they issue re-issuable notes, they must also have a licence under the 55 Geo. 3, which expires on the 10th of October; and in order to obtain a renewal of that licence it is necessary they should send in a list of the then partners.

2463. The Act of the 7 Geo. 4, which permitted the establishment of joint-stock banks, required, in addition to the names of two parties as officers to sue and be sued, the names with the residences attached of all the proprietors of the bank?—Yes.

2464. You are understood to say that it further required a similar account to be given in between the 28th of February and the 25th of March in each year, whether there had or had not been in the course of the preceding year any change in the proprietory?—Yes.

2465. It further required notice in a form prescribed by the Act of any change of proprietors?—Yes, in the form of Schedule (B.)

2466. Do you conceive that under the terms of the Act it is imperative on a co-partnership to return any additional names of proprietors who were not substituted for old ones?—Yes, I think the 8th section is imperative; but that the clause is defective, inasmuch as it merely states that the officer of such co-partnership is required "from time to time, as often as occasion shall render it necessary," to make out such supplemental account.

2467. You do not consider that those words render it absolutely imperative upon the managing officer of the co-partnership immediately to notify any change of proprietors or admission of new proprietors?—The words are not conceived to be imperative; because I believe that in practice such supplemental returns are seldom furnished to us.

2468. The Committee understand you to have said, that a second return of the names of all the proprietors must be sent into the Stamp-office, but that such necessity arises, not from any provision of the Act of 7 Geo. 4, relating to joint-stock banks, but from one of the provisions of the Stamp Act, 55 Geo. 3?—Yes; the provision which compels bankers who intend to issue re-issuable promissory notes to take out a yearly licence?

2469. That provision of 55 Geo. 3, would apply only to those banks which issue their own notes?—To those only which re-issue their own promissory notes.

2470. Those joint stock banks which do re-issue their notes are, in point of fact to give a complete list of the proprietors twice a year to the Stamp-office?—Yes.

2471. Those who do not issue send only once a year, supposing there is no change in their proprietory?—Yes.

2472. Have you, in point of fact, reason to believe that the clause of the Act which requires a return to the Stamp-office is strictly adhered to?—Mr. Cockell, the keeper of the register, has prepared a return of all the joint-stock banks, and of the number of times they have sent returns under Schedules (A) and (B) to the Stamp-office, since the dates of their respective establishments.

2473. They

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2473. They are the returns required respectively by the Acts of 55 Geo. 3, and 7 Geo. 4?—Yes. In this return there are 89 joint-stock banks; and on inspection it will appear that they have almost invariably made their returns half-yearly in form of Schedule (A); but that the intermediate returns of changes of proprietors in form of Schedule (B,) must almost as invariably have been omitted. I conceive it is very improbable that changes of proprietorship have not taken place in these banks, looking at the great number of partners of which they consist. The alterations by death, independent of any sale of shares, would have caused more numerous returns if the Act had been strictly adhered to.

2474. *Chairman.*] You conclude that, in a great number of those instances, the Act cannot have been complied with?—It is impossible.

2475. The Act directs that the residences shall be entered with the names; do you think that those residences amount to more than the name of the town or place at which the person is resident?—No, very seldom.

2476. For instance, supposing a partner is resident in London, is it *A. B.* of London, or does it name the street where he resides in London, or the number of the house?—I do not recollect that I have seen any list of joint-stock bank proprietors where the proprietors resided in London.

2477. Speaking of any other large town, is the proprietor described as *A. B.*, of Manchester, or of Liverpool?—Generally he is so described, without any more particular designation.

2478. The Act permits liberty of inspection to any person on payment of a certain sum; are you aware whether many individuals have availed themselves of that permission?—I have reason to believe that they have, particularly of late; and the applications for certified copies of the names have been also more frequent of late.

2479. Since what time has that inclination on the part of the public been manifest?—I have observed an increase of that during the last twelvemonth.

2480. *Chairman.*] You have had a copy of the deed of settlement of the bank of Manchester placed in your hands, dated the 25th of March 1829?—I have.

2481. Have you compared the list of names of the proprietors attached to that deed of settlement with the list in your office of the same bank, dated the 19th of March 1829?—I have had it compared with the return sent into the Stamp-office six days previous to the 25th March; Mr. Cockell, the registrar, has done it under my direction.

2482. Do you find that the lists agree?—I find that the printed list contains 46 names which are not in the return sent in to us on the 19th of March; and I find that the return sent in on the 19th of March contains 15 names which are not in the printed list attached to the deed of settlement.

2483. In the course of six days 15 names must have been withdrawn and 46 added?—Yes; and that is a corroboration of my previous statement, that I have reason to believe that the returns under Schedule (B), are very incorrectly given.

2484. Those lists having been given in at an early period of the formation of the bank, you would expect the variations to be more frequent at that time than during the later operations of the bank?—It is very likely that they would be; it is probable that all the shares were not taken, and that frequent changes might take place in the names of the proprietors. I do not mean to say it was done with any intention to deceive, but that it exemplifies the laxity of making returns under Schedule (B), of registering changes in the proprietory as frequently as they occur.

Veneris, 22° die Julii, 1836.

MEMBERS PRESENT.

The Right Hon. the Chancellor of the Exchequer.	Sir Thomas Fremantle.
Mr. Baring.	Mr. Strutt.
Mr. Loch.	Mr. Clay.
Mr. Attwood.	Mr. Pattison.

THE RIGHT HON. THE CHANCELLOR OF THE EXCHEQUER, IN THE CHAIR.

Samuel Gurney, Esq., called in; and Examined.

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2485. *Chairman.*] HAVE you turned your attention to the system of joint stock banking, extending as that system is now throughout England?—Yes, I have.

2486. Are you of opinion that that system stands in need of any regulation beyond that which is now prescribed by law?—I think it does.

2487. Limiting the inquiry in the first instance to the creation of joint stock banks, do you consider that it would be advisable that any, and what restrictions should be imposed upon the creation of joint stock banks, so as to define the principles upon which they were to be established?—I think in each case of the establishment of a joint stock bank, it should receive the sanction of a board of commissioners.

2488. Do you mean by a public board of commissioners, a board of commissioners representing the public interests, and taking care that an establishment is not formed without a due protection to those interests?—That is what I mean.

2489. How do you consider that such a board of commissioners could be appointed?—Either by the Crown or Parliament.

2490. Do you not consider that if such a board of commissioners were to be established, it would be absolutely necessary, in order to prevent a capricious or a partial exercise of their power, that they should be subjected to certain defined rules, and that there should be certain restraints imposed upon the respective banks, a compliance with which it should be the duty of those commissioners to enforce?—I am of opinion that there should be regulations by law, which should in a general manner govern them in their decisions and proceedings.

2491. Do you comprehend within the functions that should be exercised by an official board of commissioners, the revision and approval of the deeds of settlement of joint stock companies, previously to the commencement of banking operations?—Most decidedly.

2492. Are you of opinion that any, and what limitation should be put upon the value of the shares upon which the capital employed in joint stock banks is proposed to be raised?—I think there should be a limit, below which shares should not be allowed to be created.

2493. Are you aware that by the law as it stands, there is no such limit at the present moment, and that joint stock banks are created upon shares of the nominal value of 10 *l.* and even of 5 *l.*?—I am aware that there is no limit by law, and that shares have been created of a very low nominal value.

2494. What are the disadvantages which have occurred by the creation of capital on shares of the nominal value of 5 *l.*?—The creation of shares of small value, leads to trafficking in shares, and also places them in hands that are not suitable to be responsible for the monied transactions of the country.

2495. Do you consider that the connexion which must exist between the managers and shareholders of a joint stock bank, with a very numerous proprietary, has a tendency to act in a different way on credits and advances from the ordinary connexion between a banker and his customers?—It does tend to give facilities

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facilities by way of credit beyond what has been considered prudent by the banking interest heretofore.

2496. Do you think that tendency will be increased in proportion as the number of proprietors is enlarged, and in proportion as they are extended to a lower and less opulent class in the community?—I rather doubt whether it would have an effect in that respect.

2497. Supposing a bank with a capital of a million, established on shares of 5 *l.* each, and another bank with a capital of a million established on shares of 100 *l.* each, do you consider that the relation of the one bank and the other is likely to be the same as affecting advances and the general credit given?—My apprehension is, that a bank established upon shares of a high value, would have a superior connexion to one with shares of a low value, and also a superior mode of transacting their business.

2498. In proportion as they were lowered as to be unworthy of credit at all, would not the security of that bank be diminished, and consequently the interests of the public be endangered?—Undoubtedly.

2499. Do you consider it desirable that, as far as is practicable, the system of raising capital for banking purposes should be such as would promote the investment of money as an investment seeking for a return of interest, rather than as a speculation seeking a profit upon the advance of shares?—Most decidedly; it is the only safe and respectable course that such investments should be made with the real intention of deriving a return from banking profits.

2500. In what way do you think a *bonâ fide* investment for profit is most promoted, by the larger shares or by the smaller?—I cannot doubt but that the profit on the stock of a bank would, on an average of years, be larger as well as safer from a large scale of shares than a small one.

2501. You are aware that at the present moment it is competent to a bank to begin its operations without having obtained a subscription for the whole or for any defined number of its shares?—I am aware that that is the case.

2502. Consequently a bank with 100,000 shares, may commence its operations with only 1,000 shares subscribed for; do you consider that that system is a safe one?—I think it is a system dangerous, and requiring regulation.

2503. The application of this principle leads necessarily to a number, greater or less, of reserved shares being kept in the hands of the bank itself; do you consider that that system of reserved shares is one either safe for banking purposes, or conducive to the public interest?—It is a point that requires great care in its regulation. A reserve of shares, however, to a limited extent, may be of use to a new establishment, and under limitation, without danger to the public.

2504. Those shares reserved must be issued in the market; are they likely to be issued in any market, unless those shares are at a premium?—My apprehension is, that they are not often disposed of by being sent into the market for sale, but rather that they are distributed to individuals from whom business and connexion are likely to arise.

2505. Does the habit to which you have adverted in that answer, constitute the peculiar distinction of joint stock banks, and give them the means of acquiring customers in a different way from private banks?—Very decidedly so; and I think not in a legitimate or respectable manner.

2506. Will you describe the operation of that system?—I will describe the operation by stating a fact: I know a case where 1,000 shares have been offered to a house of business at par, upon the condition of having the banking connexion of the firm, those shares bearing a premium of 5 *l.* a share, thus offering a bonus of 5,000 *l.* against the private banker who had not the same temptation to offer.

2507. Must not this practice have a double operation, as tending to absorb within the principle of joint stock banking, first the custom of the country, and next the existence of private banks?—Undoubtedly it has that tendency.

2508. Has it come within your observation that to a considerable extent it has not only had that tendency, but that such has been the result, and that many private banks have already been absorbed in joint stock banks, and converted into joint stock banks?—Such has been the case in a great many instances, and is an operation rapidly progressing.

2509. Do you consider it likely to advance?—Undoubtedly.

2510. Is it in fact possible for a private bank, except under a very great stability and importance, and long established connexion, to carry on its business

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in competition with a joint stock bank that has such means of extending its custom, and of increasing its connexions?—It is difficult for a private bank, under such circumstances, to withstand so powerful an influence; but private banking is so popular in places, that they do withstand this powerful influence. There have been great premiums given by joint stock banks to private banks for the good-will of their business.

2511. Do you believe that cases exist in which the business or good-will of private banks has been bought up by joint stock banks?—In very many instances.

2512. Do you consider that the law and the practice under the law as they now stand, under which bankers are allowed to commence their joint stock operations without any defined proportion of paid-up capital, is one which is conducive to the public interest?—I think it is not conducive to the public interest, and that there is danger in it; it is a point that requires regulation.

2513. If there were a board of commissioners appointed in the manner suggested in your former answer, do you consider it would be the duty of that board of commissioners to see that no bank commenced its operations until some given proportion of capital was not only subscribed for, but paid up?—It would be one of their most important duties; also that there be in all cases a suitable proprietary; and further, that a joint stock bank is desirable for the community wherever proposed to be established.

2514. Would it be possible, *a priori*, to define the minimum amount of the value of shares which it might be expedient to establish, whether 100 *l.* or 50 *l.* or any other given sum?—I think it would be difficult, inasmuch as the nature of banking is various in different districts; that which would be requisite in manufacturing, might be too high in agricultural districts.

2515. In any case do you consider that 5 *l.* shares are desirable?—I think, under all circumstances, 5 *l.* shares are very much too low.

2516. What would you say of 20 *l.* or 50 *l.*?—I should think 20 *l.* would not be an unreasonable limitation in agricultural districts, and that 50 *l.* was sufficiently low in manufacturing districts.

2517. Supposing an issue of 20 *l.* or 50 *l.* shares, how much do you consider it would be expedient for the commissioners to require to be paid up before the bank commenced its operations?—This must greatly depend upon the business transacted in the country where such an establishment is to be created.

2518. In any case should you consider it desirable that a bank should commence its operations without some money paid up?—Decidedly not; in respect of capital to be applied to banking business it is difficult to make any general rule. Capital may be usefully employed for the benefit of banking in manufacturing or mercantile districts, whereas in such as are purely agricultural it is a burden to have a large capital.

2519. Maintaining that obvious and clearly-defined distinction, do you consider that it would be important in all cases before a bank commences its operations that a minimum amount of capital should be paid up, not so much with a view to the employment of that capital, as with a view to the stability of the bank and the prevention of the establishment of mere bubble companies?—With that view I am of opinion there should be no bank established in any district without a respectable paid-up capital.

2520. You are aware that many of the joint stock banks are now establishing branches or agencies, extending over immense districts, many of which are remote from the central or managing bank; do you approve of that system?—I very much disapprove of that system when carried to a great extent; and I am of opinion there should be a limitation as to the distance from the head establishment, without which branches or agencies should not be allowed to be established.

2521. Has any limitation in point of distance or limitation of any other kind occurred to you, which would permit the establishment of branches under safe regulation, and might exclude those which you consider to be dangerous to the credit of the country?—I have not turned my attention to any specific limit as to distance. I prefer rather a narrow than an extended one. I feel confident that if any catastrophe did happen to any establishment so very widely extended, it would have a very extensively injurious effect.

2522. In what respect would the establishment of 10 banks, with 10 branches each, differ practically from the establishment of one bank with 100 branches?—

If

If any catastrophe happen to a branch of any bank having many others, it sets those others fast; whereas if such happen to a bank without branches, but having many neighbouring independent banks, those others are able to carry on the business of and support that country.

2523. Following up the hypothesis of the 100 branches of one bank, if those 100 branches were extended in 10 different districts, each district having a different interest, as shipping, mining, manufactures, agriculture, and so forth, if a pressure comes upon any one of those interests, is it your belief that by the connexion of those branches with the principal bank it might be extended throughout the other districts?—Without any catastrophe affecting credit happened to any branch under such circumstances, one particular interest would support the other, but not in a greater degree than if the various establishments were independent of each other.

2524. You have used the word agency as well as branch; what do you understand to be the distinction between the two?—A branch is a more important establishment than a mere agency. An agency implies that the individual carrying it on is engaged in other business.

2525. Do you connect with an agency a distinction between the nature of the promissory notes issued by the agent as to payment, place, and date, from the notes issued by a branch?—An agent is not a responsible issuer, and is not the payer of the notes which he circulates.

2526. It appears upon the evidence that in many cases notes are issued, both by branches and by agents, not payable on demand at the place of issue; do you consider that a safe system?—I am of opinion that a branch ought to pay the notes that it issues, the same principle cannot be applied to a mere agent.

2527. Do you think the system of agencies is a sound system of banking?—It is liable to difficulties; it is, however, a great convenience to small towns.

2528. A convenience to them as bringing money to them in place of their going for money; is it more than that?—Perhaps not more; but that is a great convenience.

2529. In the application of the joint stock banking principle, have not those agencies within the district to which you have referred led to very considerable losses, and to the embarrassment of the bank which established them?—It has been stated that it has led to considerable losses.

2530. Do you consider that if the deeds of settlement of those joint stock banks were revised in the way you have suggested, it would be desirable to permit, under any circumstances, the advance of money on the part of the bank upon its own shares, or permission to traffic in its own shares?—There may be circumstances under which it would be unreasonable that a joint stock bank should be prevented making advances upon or purchasing its own shares; the re-sale of them would follow of course.

2531. When you say it would be a hardship under certain circumstances to the bank, do you refer to the cases in which, in satisfaction of a debt, they are induced to take the shares of their own proprietor like any other amount of assets in his hands?—I allude to cases of that character.

2532. The actual advance of money upon the deposit of shares or the purchase or sales of its own stock do not appear to you a practice which it would be expedient to permit?—I think it is not expedient, speaking generally.

2533. Is not the tendency of the system under which either advances are made on shares or purchases made in the market by the bank, of the shares of its own company, an absorption of capital and the limitation of the responsibility which the public has a right to look to in discharge of the engagements of the bank?—Most undoubtedly.

2534. You are aware that at the present moment, although the total amount of promissory notes issued by joint stock and private banks is made known to the public by the Stamp-office, the separate amount of promissory notes issued by each is not given; do you consider that it would be expedient that a true account of the issues of promissory notes payable on demand by each of those establishments should be given in a separate account?—I think that every establishment should make a separate return for itself; but I do not see that much advantage would arise from its publication.

2535. Do you conceive that the publication of such accounts could interfere with the legitimate rights of those banks?—I think not.

2536. Are there any other particulars that you consider might be given to the public without inconvenience and with a view to the public interest?—I am not aware of any other particular that requires publication for the benefit or safety of

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the public. I am not in favour of publication for the benefit or safety of the public, because it is liable to so much abuse, and consequently tends to mislead.

2537. Are the Committee to understand that you would draw a line of distinction between the publicity which the public at large has a right to require, and that publication of transactions which ought to be made as between the governing body of the bank and its proprietors?—I do draw a distinction in favour of shareholders, who are responsible for all the transactions of the bank; they are entitled to publication in the minutest detail. As it relates to the public they have not a right to the same minute detail.

2538. Supposing the directors of joint stock banks were required to lay before their proprietors such a detailed account of their transactions as would prove to the proprietors the real state of the bank, and ascertain that the amount of dividend declared was paid out of *bonâ fide* banking profits, do you consider that that ought to rest on the mere responsibility of the directors, or to be subject to some examination on the part of the shareholders before whom the accounts are laid?—I think the shareholders should have the power of the most accurate investigation, independent of the directors, should they wish it.

2539. In some of the banking establishments which are before the Committee, there are restrictions which prohibit the proprietors from the inspection of the books and the examination of the accounts; is the continuance of such a restriction as that consistent with the last answer you have given of what you consider to be a sound principle of joint stock banks?—It is not consistent with that answer, neither is it consistent with the rights of individuals, the whole of whose property is at stake.

2540. In many of those deeds of settlement there is a provision contained, limiting the proprietors at large to select from their own body one or more auditors, who are directed to examine the accounts, and on whose certificate after audit and examination a dividend is declared; do you consider that such a provision should be uniformly introduced into all, and that its practical application should be enforced?—I think that such limitation of inspection to auditors should not be in deeds of settlement; but if shareholders are inclined so to resign their rights of inspection from time to time, it should be a regulation between themselves.

2541. You mean that the publication of the most full and detailed account, as between the directors and the proprietors, should be enforced?—I think so.

2542. In many of the deeds of settlement there are provisions reciting the contingencies under which the company is to be dissolved; in some cases it is dissolved on the absorption of the guarantee fund, in other cases it is dissolved on the loss of a certain proportion of the subscribed capital; in some cases it is done at the will of the majority, in others, at the will of certain proprietors; do you not consider that all those contingencies creating the dissolution of the company should be made strictly according to one principle, known to the whole world, and enforced by law?—I think it should be by a regulation applying to all.

2543. Can you furnish the Committee, either at the present moment or at any future time, with the heads of an account which, in your judgment, would convey from the directors to the proprietors that information which they justly have a right to demand?—I could not do it now. It is a difficult thing to point out a form of account which will do it with sufficient precision.

2544. In many of the deeds of settlement a given amount of guarantee fund is directed to be reserved out of profits, but no provision appears to be made with respect to the preservation of that guarantee fund or its separation from the ordinary banking transactions; do you consider that it would be advisable that all guarantee funds should be invested in Government securities?—I should not attach much importance to such an arrangement, inasmuch as the particular sum, as compared with the general assets of the bank, is small; and if the accounts are fairly stated, it is as safe in the bank as so invested.

2545. Supposing a form of account inscribed as between the managers and proprietors, one of the items of assets necessarily must be the account of bills of exchange; would the separation of bills over-due from bills which are current be a distinction which, in your judgment, it would be desirable to enforce?—It would be quite needful to draw such a distinction. Generally speaking, the item of over-due bills would strike a man of business as of a very dubious nature.

2546. Supposing it fairly given periodically; if there was an increase in the amount of over-due bills, would not that be some test of the management of the bank; at least, would it not be negative evidence if the amount of over-due bills went

went on increasing?—If the amount of over-due bills went on increasing, it would be direct evidence of the bad management of the bank.

2547. Suppose, as another of the items in such account, the amount of over-drawn accounts was required to be rendered; do you think it would be important to the proprietors at large to know periodically whether that item was an increasing or a diminishing one?—It is important that they should know; they should also know the length of time such accounts had been standing.

2548. Do you consider that it would also be of importance that in such periodical accounts so rendered to the proprietors, the amount annually written off as bad debts should be accurately stated?—It should be accurately stated.

2549. Would not that also be a conclusive test as to the management of the bank?—It would be a test.

2550. Would it not be a conclusive test in the negative if the amount of bad debts written off annually was an increasing amount?—It would in that case be conclusive in the negative.

2551. Mr. *Clay.*] You are very extensively engaged in the procuring the discount of bills?—I am.

2552. Is there a very large amount of discount business transacting at this moment in the money market?—Very considerable.

2553. Is it as large or larger, or smaller, than at certain periods within the last year and a half?—I do not think it ever was so large as within the last two months.

2554. Larger than at the commencement of this year?—I think so.

2555. Larger than at any period of last year?—Larger than at any period of my experience.

2556. Do those bills discounted in such large quantities consist of bills sent up from the country, or has the increase taken place in bills for London transactions?—The increase has taken place both from the country and in London.

2557. Has the increase of country paper been in a larger ratio than the increase of London paper?—I think the increase from the country, perhaps, may have been rather larger; but the increase in London has been very considerable.

2558. Since when has the increase in London taken place?—It has been gradually increasing for the last 12 months; but it has been, as I have stated, larger within the last two months than I ever before knew it.

2559. Did the increase in the country paper take place prior to the increase in the London paper?—I think not.

2560. Did not the augmented commercial activity which has been observable within the last year and a half or two years, first show itself in the manufacturing districts of England rather more than in London?—I am not aware that such increase of business showed itself first in the manufacturing districts.

2561. The Committee are to understand that the result of your opinion is, that the increase has gone on *pari passu* pretty nearly the same?—Nearly so. If there be a difference, it is rather in favour of the manufacturing districts.

2562. The Committee wished to ascertain in what districts of the country this increased activity first manifested itself according to your judgment?—It is difficult to answer with accuracy; there has been great activity for the last two years in the manufacturing districts of Lancashire and Yorkshire; also in the iron districts.

2563. The Committee may consider the result of your judgment to be, that there having been a great increase of activity in the commercial and manufacturing districts in the country and in London, you think the increase has been somewhat greater in the manufacturing districts of the country, and at somewhat an earlier period?—That may have been the case; but it is extremely difficult to define with accuracy.

2564. That is the result of your opinion, but not very strongly expressed?—Just so.

2565. In the increase of bills sent up from the country for discount, has that increase taken place through the agency of joint stock banks, or of the old private banks?—Chiefly through joint stock banks, but not confined to them.

2566. Supposing the amount of bills sent up for re-discount in London, or discount, by private banks and by joint stock banks, to come into operation as a fixed quantity, has that fixed quantity increased or diminished?—The fixed quantity has increased; but whether the relative proportion to the quantity in London is a matter of uncertainty. The proportion of our business for

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discounts from the manufacturing districts, 20 years ago, was as great as it has been of late.

2567. Do you mean to say from the same parties?—From the same line of country; the parties are somewhat changed.

2568. Do you mean to say there has not been an increased amount of bills sent up from the country since the establishment of joint stock banks?—There has been an increased amount; but I do not think that there has been an increased proportion as compared with what was the case 20 years ago.

2569. You have stated that there has been within a very short period a very great extension of discounting business, consisting of bills sent up from the country?—There has.

2570. Of that great increase, has the larger proportion been through the agency of joint stock banks?—Certainly.

2571. Have the joint stock banks resorted, as far as you know, more freely to the system of procuring money by discounting, on the London market (you having perhaps more extensive experience than anybody else), than was formerly the practice of private bankers?—Upon the whole, I think they have; but it is a very difficult question to answer with accuracy. In former years the amount of discounts for private banks was very large in the London market, especially from the year 1808 to 1815.

2572. Do you think that there is any perceptible difference in the quality of the paper that is sent up from the joint stock banks, speaking of that generally as compared with what was formerly sent up, or is now sent up by private banks?—I think that the paper that we now receive from the joint stock banks in Lancashire and Yorkshire, is of a better and more legitimate description than the paper that we used to receive from the private banks many years ago. There are, however, exceptions.

2573. When you speak of legitimate description, what do you mean?—I mean that the bills arise from transactions more purely commercial, and from parties more adequately capitaled to meet their engagements. This, however, is speaking generally.

2574. That relates to former times; what is your opinion as to the comparison now?—The bills sent for discount to the London market are generally very good, whether from joint stock or private bankers, perhaps equally so.

2575. Has any change in the character of that paper taken place within the last two or three months; has it become better?—I am not aware of any particular change.

2576. *Chairman.*] When you speak of the quality of this paper, do you refer as well to the number of the individuals who are concerned in that paper, as to the fact of its representing *bonâ fide* legitimate transactions?—I mean that the parties are unexceptionable in themselves, also that it represents transactions highly creditable and respectable.

2577. Mr. *Clay.*] Do you think that, speaking generally, there has not been a large amount of joint stock bank paper discounted on the London market, which it might have been difficult to discount without the indorsement of those large associations?—There has been paper discounted in the London market, that would not have been current without the indorsement of joint stock or private banks; this arises from all the parties to the bills residing in the country, and not being known in London. The paper may, however, be of equal character; there is not now a larger proportion of such paper than was the case formerly.

2578. Are the Committee to understand that that has not happened to a considerable extent?—It has happened to a considerable extent.

2579. Have not bills been discounted upon the strength of the indorsement of joint stock banks, to which the private bankers of former times would not have put their names?—Not to any important extent.

2580. Have not bills to the amount of some thousands of pounds, of a character like this, been seen in the London market, with the indorsement of joint stock companies?—Certainly not to a great extent. Some such paper has come up, which we should not have discounted without such indorsement, but inasmuch as it was so indorsed, we have passed it without much inquiry.

2581. You have given a degree of faith to the indorsement upon the bill, which you would not have given to the bill itself?—We have.

2582. *Chairman.*] Is that degree of faith greater than you would have given to former Lancashire paper, supposing it sent to you bearing the indorsement of one of

of the respectable houses which then existed?—It has always been the case that the indorsement of such houses would have induced us to discount it.

2583. Mr. *Clay.*] Would those houses have discounted that paper and sent it up to you?—I cannot say, but I presume that they would.

2584. The Committee are to understand the result of your opinion to be, that the joint stock banks have not, as far as your judgment goes, given currency to much paper of a doubtful character?—I think they have not to any great extent.

2585. You qualify that by saying, that to some extent it may be true?—To some extent it is true.

2586. *Chairman.*] Supposing one of those joint stock banks managed inconsiderately had sent up a certain proportion of their bills to London for discount, do you think they would send their best or their worst?—It would depend upon the state of the money market, and the character of the establishment by which they are sent to London for discount.

2587. Is it not possible that in those transactions in which they send up by preference to you their best bills, the character of the bills bearing their indorsement in the London market may be good, and yet the amount of bills which they hold generally may be of a lower character than those which were ordinarily taken by previously existing banks?—I think that is not a necessary conclusion. Speaking in general, the discount business has been conducted by those establishments very well.

2588. Mr. *Clay.*] Admitting the high importance of your testimony as to the quality of the bills sent up, is it not quite conceivable that those establishments might very greatly promote over-trading, and an injurious extension of credit without anything in the quality of the bills themselves immediately leading to the detection of such circumstances?—I quite think that may be the case.

2589. Is it not quite consistent with that opinion, that the bills sent up to you should both have respectable names upon them and appear to be for real transactions; that individual customers of those banks may have received a far greater amount of assistance in their business than they had previously received from private bankers, and been tempted by such accommodation to transact business much more largely than was prudent?—I think it is quite consistent, and I have no doubt that it is the case in many instances.

2590. Will you explain how that is done?—It is done by the advance of capital, independent of the discount of bills.

2591. It is perfectly consistent with the goodness of the bills discounted, that the operation of those joint stock banks might be a dangerous system as to over-trading?—It is quite consistent.

2592. Mr. *Clay.*] Has there been any change of late in the state of the London money market?—There has been a gradual increase in the value of money.

2593. What do you consider to be the current rate of money?—It is $3\frac{3}{4}$ to $4\frac{1}{2}$ per cent.

2594. To what do you attribute that altered state of the money market in London?—One cause has been the exportation of bullion to foreign countries; but I apprehend the main cause is, the circulating medium existing in Europe and the mercantile parts of America is not increased in proportion to the transactions, and that the same quantity of circulating medium, or perhaps even a reduced quantity, has to perform a much larger amount of transactions

2595. Would not the effect of it, if owing to that to which you alluded, be rather indicated in a fall in the money prices of commodities?—That is the tendency of it; but there are conflicting causes that have marvellously maintained the value of commodities generally.

2596. A portion of money employed in discount in the London market is sent up from different parts of the country?—Yes, a great deal of cash comes to London to be so employed.

2597. From some parts of the country you have bills sent up for discount, and from other parts cash to employ in discounting?—Yes.

2598. Has that supply of money become less within a short period?—Not at all, I think.

2599. It is not to the diminution of money sent up you attribute the rise in the London market?—Not at all.

2600. Depending upon the part of the country in which they are situate?—In degree so.

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2601. From the east and south of England, have you much money sent up?—We have a great deal.

2602. From the north and north-west of England you have bills sent?—From the north and north-west we receive bills for discount; but we have connexions in the north and north-west that send up cash also.

2603. Depending upon the locality of the bank?—In great degree it is so.

2604. When you state that there has been an exportation of bullion, you conclude that from the mode in which such a fact would operate on the transactions of the Bank of England?—Yes.

2605. Has there been a diminished issue of late?—I think there has.

2606. At the increased rate of interest there has been no diminished facility of discount at the Bank of England?—We have no diminished facility at the Bank of England if we pay their price.

2607. In what mode does a difficult state of the money market manifest itself; is it by rendering persons who have money at their command, fastidious in the choice of their bills, or making them take bills which have a shorter period to run?—We have had no state of the market for some years, in which a scarcity of money could be truly said to exist; it has resolved itself into a question of price only.

2608. Supposing the difficulty of obtaining money to become more serious, would it not be indicated by an increased fastidiousness as to the length of bills or the nature of the indorsements?—If it is accompanied by that which shakes credit, such would be the case.

2609. The same paper which would be discounted six months ago will be discounted now without increased difficulty?—Yes, if the holders are willing to pay the increase of price.

2610. You recollect the period of the panic in 1825?—Perfectly.

2611. Was not that a period when it was difficult to obtain money on the best bills?—It was a period when it was difficult to obtain money on the best bills; but I do not think that the panic is to be looked back to as probable to occur again, the rate of discount not being limited by law to five per cent., and the good understanding between the bank and the moneyed interest would be a prevention of alarm to the same extent, even under similar circumstances.

2612. Supposing a state of things to occur, for instance, in which there should be any doubt thrown on the credit of one or two joint stock banks?—That has been the case already.

2613. Supposing the same thing to occur much more strongly, cannot you conceive a state of the London market in which it might be difficult to obtain money on bills having the indorsements of such establishments?—I can contemplate a state of things in which price would not settle all the difficulty; but if the bills were of an undoubted character in themselves, they would not be the less current because so indorsed.

2614. Would not the result from that opinion be, that a properly conducted establishment, whether a private or a joint stock bank, should have some Government securities or Exchequer bills, on which always to rely as a resource in a moment of such emergency?—Experience has shown that that is not needful; bills of exchange are quite as good a security to hold in time of difficulty as Exchequer bills or stock; in most respects very much better.

2615. Cannot you conceive a state of things in the money-market, a state of mercantile discredit, for instance, when it might be possible to procure money on Government securities, when it could not be procured on private security in the shape of bills?—Such difficulty may possibly exist under very peculiar circumstances; but I repeat my opinion that bills of exchange have proved themselves to be a better investment for bankers than stock or Exchequer bills.

2616. It is quite intelligible why in ordinary times bills of exchange should be a preferable investment for money, inasmuch as there is no risk of loss by variation of premium in the purchase and re-sale; but would you wish the Committee to suppose that in the case supposed by the question, of a great degree of mercantile discredit and doubt, an amount of Exchequer bills would not be a more certain security on which to raise money than the bills of private merchants?—That is a difficult question to answer; I doubt it.

2617. *Chairman.*] Supposing a period of difficulty to arise, and two country bankers came up to London, one who could exhibit Government stock to the extent of 25,000 *l.* and 25,000 *l.* in bills of exchange, and the other banker exhibiting 50,000 *l.*

50,000 *l.* in bills of exchange only, which do you think would have the best means of procuring accommodation in the London market to pay his engagements?—My apprehension is that they would both get their supplies upon any particular emergency: it is my judgment that to a banker a good supply of bills of exchange of first rate character is a better investment for his funds, for which he is liable to be called upon on demand, than Exchequer bills or any Government security.

Samuel Gurney, Esq.

22 July 1836.

2618. Mr. *Clay.*] You mean that answer to apply without reserve as well to ordinary times as to periods of commercial doubt, difficulty, and distrust?—I apply that without reserve to all circumstances.

2619. Have you the means of forming a judgment, or can you give the Committee any means of ascertaining the comparative value of the bills sent up to the London market, or bills discounted in the London market, between this and any given former period which you can state?—Many years back we used to have to discount remittances from Lancashire to a very large extent; it was as large a proportion of our business 25 years ago as it is now; the amount, however, both from Lancashire and London, are much larger now than they were then.

2620. You state that there is a very great increase, in your opinion, in the bill transactions of London?—Undoubtedly that is the case.

2621. Have you estimated that on any given ratio; that it is one-third or one half more, or in what proportion?—I think the amount of discounts in this town is double what it was five years ago.

2622. Compare that with two years ago?—I cannot answer with any accuracy.

2623. *Chairman.*] You have suggested in the early part of your evidence certain evils and inconveniences, which in your mind appear to require a remedy, as arising on the present law and practice of joint stock banks; do you think that those inconveniences are extending themselves in the country?—They are at this time.

2624. Do you consider that they call for an early remedy?—I think they do.

2625. Do you consider that public inconvenience would arise from the postponement of such a remedy as it would be desirable to introduce?—I think that public inconvenience would arise.

2626. In reference to the system of joint stock banks, do you conceive it would be an improvement, or a disadvantage, to the present system if joint stock banks were permitted to be established with a limited liability?—I think it would be a very serious addition to the evils of the case.

2627. On what ground do you form that opinion?—I think we should retain all the evils of both systems, and none of the advantages of either.

2628. Mr. *Clay.*] Have the goodness to state what are the evils we should retain of the system of private banking?—We should have a security inferior to that which most private banking establishments give; and, generally speaking, a less safe system of management.

Martis, 26° die Julii, 1836.

MEMBERS PRESENT.

The Right Hon. the Chancellor of the Exchequer.	Sir Thomas Fremantle.
Mr. Clay.	Mr. Strutt.
Mr. Baring.	Mr. Goulburn.
Sir James Graham.	Mr. Loch.
	Mr. Poulett Thomson.

THE RIGHT HON. THE CHANCELLOR OF THE EXCHEQUER, IN THE CHAIR.

Mr. *Samuel Bignold,* called in; and Examined.

Mr. *Samuel Bignold.*

26 July 1836.

2629. *Chairman.*] WHERE do you reside?—At Norwich.

2630. Have you long resided there?—All my life.

2631. Have you been connected with the banking business at Norwich?—Since the formation of the joint stock bank at Norwich I have.

Mr. *Samuel Bignold*

26 July 1836.

2632. To what joint stock bank do you allude?—The one now dissolved, the Norfolk and Norwich.

2633. At what period was that joint stock bank founded, and when did it cease to exist?—It was founded in April 1827, and it ceased to exist in February of the present year.

2634. In what capacity were you connected with that bank?—I was a director; I was nominated the resident director; that was the character in which I stood as a public officer.

2635. Will you describe to the Committee your functions as resident director?—I do not know that I had any particular functions, more than being intimately connected with the commercial concerns of Norwich; my services, from local information, were deemed of value to the bank.

2636. Did your functions as resident director differ in any, and what, respect from the functions administered by your co-directors?—As resident director, I was always on the spot, and could be referred to for information by the clerks; I had large other pursuits, and therefore could give but little time to the banking business.

2637. Except as far as your being resident on the spot, did you exercise any control over the affairs of the bank greater than was exercised by your co-directors?—I did not.

2638. In all respects they were equal with yourself in authority and power?—I conceive so.

2639. Who were the other gentlemen who were directors?—Mr. Edward Temple Booth was the chairman, Mr. George Morse, Mr. Hammond Fisk (now deceased), Mr. Robert Gilbert.

2640. How many shares were there provided for in the original formation of the branch, and what was the value of each share?—One thousand shares was the original number, at 100 *l.* each.

2641. How many of those were issued on the commencement of the bank?—I think about 700.

2642. Were those issued before the commencement of the business of the bank, or subsequent to the commencement of banking operation?—I think the far greater proportion of them before; there might have been some hundred or 150 afterwards; I cannot give any precise number, but I think there were some issued afterwards.

2643. Were all the shares of the bank issued at the time it ceased to exist?—No, not more than 700 or 720.

2644. With respect to those shares which were issued after the commencement of the banking business, and prior to the dissolution of the company, were those shares issued at par or a premium?—There were some few issued at a premium; I think in the year 1829.

2645. Do you know how many?—No; I should say there were not above 100, I think.

2646. Do you know at what premium they were issued?—£. 10 premium.

2647. To what account was that premium carried?—To the profit account in the bank.

2648. Upon which a dividend was declared?—The general profit account of the bank.

2649. What was the first dividend you declared, and at what time was it declared?—The first dividend was six per cent., declared up to April 1828.

2650. You were then a director?—I was then a director.

2651. Was it under your authority that dividend was declared, in common with the authority of your brother directors?—Yes; it was at a meeting of directors, on a general view of the position of the bank as warranting such a dividend.

2652. Upon what species of account was that dividend declared?—We had ascertained our profits, and their amount, to be sufficient to declare that dividend, and leave a very handsome surplus.

2653. Had you ascertained also your losses?—As far as my recollection serves me, we had no losses the first year.

2654. On that occasion there was no writing off any bad debts?—None ascertained nor known, as I recollect; the chairman communicated to the proprietors that there had been no bad debts the first year.

2655. Had there been bad debts that first year, should you have felt it your duty

duty to have written them off before you declared the dividend?—Yes, of course we should have charged them to the doubtful debt account.

2656. Was there such an account kept?—Yes, as soon as doubtful debts arose, but I am not aware of any at that time.

2657. Was there an account also kept under the head of bad and irrecoverable debts?—No, I think they were all carried to doubtful debts.

2658. Was there a dividend declared the second year?—Yes; there have been dividends every year till the close.

2659. What was the dividend in the second year?—I cannot charge my memory; not so much as the first; I think it was five per cent. I have no memorandum of that nature which enables me to give a precise answer.

2660. Were there any bad debts contracted in the second year?—Undoubtedly; a very heavy debt in the year 1828–29.

2661. Were those bad debts written off before the declaration of the dividend?—There had been a heavy failure; I should say the amount of the loss the company would sustain had not been ascertained; there was a belief for a very long time that the dividend on that debt would have been a very considerable one, thereby not rendering it so destructive as it proved to be.

2662. Was the failure and loss to which you refer, the failure of a Mr. Batley?—It was.

2663. Was the loss that was sustained at that time upwards of 10,000 *l.*?—Yes, I apprehend the proof was much more than that.

2664. £. 16,000?—I think it was thereabouts.

2665. Were there any other losses sustained in the second year?—I do not recollect that there were.

2666. Was that amount of 16,000 *l.* written off before the dividend was declared?—It was known there would be a considerable loss upon that debt, but it was not known to what extent.

2667. Was any portion of it written off?—I have no doubt the profits of that year would bear a portion of that loss.

2668. Was a deduction made from the profits before the dividend was declared?—The view the directors took of that affair was this: they had a concern in their hands producing a certain profit; for the one year the losses might be a little more, and for the other year a little less; if they had gone on, they conceived the profits on the average of time would produce the dividend declared.

2669. What was the amount of paid-up capital at that time?—I think about 20,000 *l.*

2670. But a loss had been sustained by the actual bankruptcy of a customer of the bank that was calculated at 16,000 *l.*?—The proof of the debt was to that amount, but we did not know the amount of loss.

2671. There was a debt proved to the amount of 16,000 *l.* against the estate of a person who was bankrupt?—There was.

2672. The whole capital of the bank at that period was little more than 20,000 *l.*?—That was the fact.

2673. Was there no deduction then made from the profits of the bank with reference to that loss, and was the only calculation made that possibly the future profit would guarantee that?—There must have been a deduction, for a dividend of five per cent. on the capital would not absorb all the profits; if the profits were 4,000 *l.* a dividend of five per cent. would absorb only 1,000 *l.*; that would leave 3,000 *l.* to go against that loss.

2674. Do you conceive the profit which had been made by the bank at the time of declaring the second dividend was such as would not be absorbed by the loss sustained in the bankruptcy of Batley?—I cannot now carry back my impression of what might be our view at the time; but I know the bank had very much increased its connexions, and was deemed to be thriving in its business, with the exception of that loss.

2675. Are you aware what was the actual loss sustained upon that affair?—I cannot state what was the ultimate loss.

2676. Was it 10,000 *l.*?—I cannot say; I never investigated the fact; there has been a large dividend.

2677. Whether the loss was 1,000 *l.* or 5,000 *l.* or 10,000 *l.* you cannot say?—I know it was more than 1,000 *l.*; but I cannot define whether it was 5,000 *l.* or 10,000 *l.*, or what it was.

Mr. *Samuel Bignold.*

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2678. How many years were you a director?—To the close of the bank.

2679. You cannot at present inform the Committee what was the amount of loss sustained in that large transaction?—I am not able to say what was the loss in that identical transaction.

2680. Were there any other considerable losses sustained during that year?—I think not; none occur to me.

2681. What was the dividend declared on the third year?—I do not carry in my recollection the annual dividend; it varied from, I think, four to six, or one year I think it might go to seven per cent.

2682. In that third year were there any losses sustained?—That I cannot charge my memory with.

2683. Do you know a person of the name of Keer, of Framlingham?—I do.

2684. Was not there a very large loss sustained by him?—Yes; he was an agent.

2685. Did not the amount that was due from him exceed 21,000 *l.*?—I think not.

2686. You cannot state how much?—I cannot, for I did not prove the debt, nor take any management in the affair of Keer in any way.

2687. The question now refers to the claim of the bank against him?—I really cannot state what it was. I think it was not so much as that stated; there was a large sum that the bank was defrauded of by its agent at Framlingham there is no doubt.

2688. It was a considerable sum?—It was; I should say near about half the sum quoted.

2689. Was there a loss sustained also in the affairs of a person of the name of Cremer?—Not separately; he was in connexion with Batley.

2690. The loss sustained by him was included in the account to Batley?—Yes; that is my impression.

2691. The books of the bank would show what the amount of loss sustained by the agent at Framlingham was?—Certainly.

2692. Do you know a man of the name of William Tuck?—I did know him.

2693. Was there not a considerable loss sustained by him?—There was.

2694. Do you know to what amount?—About 6,500 *l.*

2695. Do you recollect in what year that was?—I think the year 1831 or 1832, I cannot define which.

2696. Have you agencies in different parts of the county?—We have six or seven.

2697. Have you an agency at Dereham?—We have.

2698. Was there a considerable loss by the account kept with a man of the name of Cooper, at Dereham?—I think not; I think there is a dividend that very nearly protects that loss.

2699. He was insolvent?—He was.

2700. Was there a loss sustained at Dereham also to a considerable amount upon the account of a man of the name of Miles?—No, very little loss upon that account; he was insolvent, but the bank held a judgment that enabled it to protect itself.

2701. The amount of losses on those various accounts would appear upon the books of the bank?—Yes, all of them, of course.

2702. Are you acquainted with a man of the name of Boardman?—I am.

2703. What was his condition in life?—He was a respectable tradesman in Norwich, keeping a shop, and the principal shop in his line in the city.

2704. What was his trade?—A large woollen draper and tailor; he kept one of the principal shops in one of the principal parts of Norwich.

2705. He was unfortunate?—He became insolvent, and compounded with his creditors.

2706. Are you aware what loss was sustained by him?—That is not finally settled; I think it will be about 1,000 *l.*

2707. Was there any guarantee for that account to the bank?—Yes, there was.

2708. What was the guarantee?—It was for a few hundreds, I think, by a cousin.

2709. What do you suppose the total amount of those losses to be?—Of those to which allusion has been made, about 30,000 *l.* or 40,000 *l.*

2710. What do you conceive the total losses of the bank have been?—I do not carry

carry in my recollection what have been the total losses; there have been those enumerated, I know.

2711. Did they considerably exceed the whole of your subscribed capital?—No, I think not, if there be taken into view the amount credited for the unappropriated profits and accruing dividends on the debts.

2712. The allusion is made to the amount of paid-up capital on the part of the company, which you have stated to be about 20,000 *l.*; the losses referred to exceed 30,000 *l.*; the whole of the capital then was absorbed in the losses?—The profits appropriated and not disbursed at the time exceeded 30,000 *l.*

2713. Not referring to profit, but to the subscribed capital that was entrusted to the management of the directors, the whole of that subscribed capital was absorbed in the losses?—No; I should say it would still remain if the losses were protected by the amount of profits not disbursed.

2714. During the years that the bank made those bad debts, were there continued dividends?—There were dividends every year till the last.

2715. In the year 1829, you have stated that shares were issued at a premium of 10*l.*?—Yes; that arose in this way: we had a bank in Norwich closed, and that produced a very large accession of business to the joint stock bank; the public were eager for shares, and we thought the prospects of the bank were improving, and therefore we determined that any person applying for shares should pay a premium of 10 *l.*, which was credited to the profits of the bank.

2716. Were the losses which had been so sustained year after year communicated to the shareholders?—Any information the shareholders had a desire to receive, they had an opportunity of receiving at their annual meeting.

2717. Did you make a report to the shareholders?—We made a report of the result of our business, as it regarded the profit and expense, how much the dividend would absorb of this profit, and what we should do with the rest; viz. that we must apply it to the bad debts, which they must be aware, in a new concern, and in new hands, must be large.

2718. Did you ever state the amount of bad debts?—If the inquiry had been put, I am convinced we should.

2719. Are you aware whether it was ever stated?—No, I am not aware; but the losses in a provincial bank are so much matter of notoriety, I know that it was as much known to every proprietor as if they had turned over the leaves of the ledgers.

2720. Do you mean that the losses sustained during the year were written off before a dividend was declared?—If a debt was ascertained to be a bad or doubtful debt, it was written into the doubtful debt account, before the balance was struck.

2721. That was writing off from that account on which the profit was declared to another and separate account?—Yes.

2722. Does that account now exist?—Yes; every document connected with the bank now exists.

2723. Mr. *Clay.*] The last question was, whether from the profit and loss you wrote off the bad and doubtful debts; you did not do that?—No, we did not read to the proprietors the bad debts of the year.

2724. You did not place it on a profit and loss account?—No, we carried it to the doubtful debt account; and if we showed a profit on one of 6,000 *l.* (from 5,000 *l.* to 6,000 *l.*, or 7,000 *l.* per annum, was the profit of the last three years), if our dividend consumed 1,200 *l.*, there was the rest to go against the bad and doubtful debt account, the difference of 4,800 *l.*

2725. *Chairman.*] Was Mr. Batley's debt written off?—Yes, to the doubtful debt account.

2726. It was after that deduction the balance was struck and the dividend declared?—If we had viewed that as a complete loss there would have been no dividend declared, but it was in consequence of the prospects of the concern it was thought fit to make a dividend.

2727. Was there a difference of opinion among the directors as to whether any dividend should be declared?—No, we were all in favour of a dividend.

2728. Mr. *Clay.*] You kept of course a profit and loss account?—We did.

2729. What items were placed to the debit of that profit and loss account?—The charges of management and clerks, the office rent, the charge of the London agent for conducting the account, the charge of various country agents (six or seven of them), and any other item of expense, stationery and so on.

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2730. Was there at any time any sum carried from the doubtful debt account, and therefore placed to the credit of the doubtful debt account and to the debit of the profit and loss account?—Yes, I think one sum of 30,000 *l.* was carried to the doubtful debt account and to the debit of the profit and loss account.

2731. In what year was that carried?—I think about a twelvemonth or 18 months ago.

2732. That will be in the year 1834 or 1835?—Yes.

2733. Was that the first instance in which any sum had been so carried from the doubtful debt to the profit and loss account?—Yes, that was the first.

2734. Had you an account which you called reserved profit account?—No; I recollect no other than the profit and loss account and the doubtful debt account.

2735. It would have appeared at the time you wrote off that sum of 30,000 *l.* to the debit of the profit and loss, that there would have been a previous large balance on the profit and loss account?—Yes.

2736. Of profits undivided?—Yes.

2737. Do you recollect what the amount of it was at the time?—No, I do not.

2738. Was it more or less than the sum written off?—Considerably more than the sum so written off.

2739. The reserved profits amounted to more than 30,000 *l.* at that time?——Yes.

2740. You could of course furnish the Committee with an account of the bad debts as they occurred, from the establishment to the dissolution of the bank?—Yes, I conceive they are all to be ascertained from the books.

2741. You could state, beginning with Batley's bad debt, in order the bad debts as they occurred, the amount of them, and the periods at which they were respectively written to the debit of the doubtful debt account?—Yes, I apprehend that information is all capable of being obtained.

2742. You can also furnish the Committee with a general view of that whole account, either give in detail or now in its result, showing what the balance is at present standing to its credit?—I do not know; there are many postings, and the accounts are now in a winding-up state.

2743. Making every allowance for sums which are yet probably to be received, it would be in your power to show the exact state in which that account now stands in the books: for instance, if it should appear that there was 150,000 *l.* of bad debts incurred, and 100,000 *l.* of assets recovered, that would leave an apparent balance to the credit of doubtful debts of 100,000 *l.*?—Yes.

2744. And then the 30,000 *l.* to which you allude should appear to the credit of doubtful debts, which would leave a balance undisposed of, of 20,000 *l.* to the debit of the doubtful debt account?—There is another point; there may still be very considerable sums recovered from dividends and from securities in the doubtful debt account.

2745. It would be in your power to give the Committee an account in the way put, including any items already received, saying nothing of course as to the chance of further recovery from the insolvent estates?—The whole accounts are in a perfect state, therefore any information could undoubtedly be given; any information that the directors might be advised to give.

2746. You cannot inform the Committee at the present time the state of that account, and upon that account the loss incurred during the transactions of the bank?—No, I cannot.

2747. But an account could be furnished?—The accounts have been accurately kept; no doubt they are in existence.

2748. You state Batley's loss at 16,000 *l.*?—Yes, that is my impression.

2749. The Committee had an impression that there was 30,000 *l.* from the evidence of a previous witness?—My impression is that it is 16,000 *l.*, but it is nine years since.

2750. A previous witness has stated the amount, after all the amount recovered, to be 16,000 *l.*, but the whole amount 30,000 *l.*?—The previous witness is more closely acquainted with it than I have been; my idea may be unfounded.

2751. It has also been stated that that loss occurred previous to the declaration of the first dividend?—I think he must have been then under a mistake.

2752. It occurred before the declaration of the second dividend?—Yes; I think it was July 1828 it occurred.

Mr. *Samuel Bignold*, 26 July 1836.

2753. Can you state the exact amount of the dividends in each year?—I could ascertain that, but I cannot state it at this moment.

2754. *Chairman.*] What was the amount of the reserved fund provided for under your deed of settlement in the time during your management?—I have no recollection of there being any reserved fund.

2755. It appears by the deed of settlement before the Committee that it provides that, on the 5th July 1828, out of the profits which shall have accrued to the company during the establishment thereof up to the 5th day of April 1828, and on the 5th of July in every year after the year 1828, the profits which shall have accrued to the company during the preceding year ending on the 5th of April immediately preceding, the board of directors shall set apart such a sum as the board shall think fit, not being less than 25 per cent. on the amount of such profit for the time being, and shall form therewith accumulations thereof from time to time at compound interest, the fund to be called a reserved fund; was any such fund formed?—There was no such fund formed.

2756. Under no circumstances and at no time?—Under no circumstances and at no time.

2757. What are the regulations under which the election of directors and the filling up vacancies were authorized to take place?—They are expressed by the deed; I do not carry them in my memory. One of the first directors died in the year 1830. At the first meeting that occurred afterwards, the annual meeting of the proprietors, it was stated that, as they would be aware, a director had died, and it was hoped they would supply his place; they did not, however, proceed to do that. Again, subsequently, a director disqualified, and the same thing occurred. We had the same desire expressed on the part of the directors that some gentleman would qualify and come in his place, but none did so.

2758. You consider that the act of the proprietors, in declining to act on that information?—The directors had no means of compelling persons to come into the direction, they could only call for them.

2759. Do you conceive, at the time of the periodical declaration of the dividends, the state and transactions of the bank, taking into account the losses that you had sustained, were such as to authorize such declarations of dividends?—Yes; from looking at the general position of the bank, with respect to its prospects, and the fair estimate of goodwill which may be always calculated from a concern which had got together 1,500 accounts, such as those were.

2760. When you state prospects as being the foundation of dividends, do you mean with the state of the accounts at the time the balance was struck, the future prospects, by reason of the extended business and connexion of the bank?—Certainly, on the future prospects, the profits to be realized by a close attention to management.

2761. Do you consider that a calculation, not from the profits the bank has made, but with a view to contingent profit, which may be never made, is the principle on which a dividend can or ought to be declared?—It is not for me, perhaps, to give an opinion upon that point; that was the principle on which we acted.

2762. Was that the principle on which you acted in those continuous years?—We put ourselves always in a situation to meet the dividend on the bank and the capital of the proprietors, and we made a dividend on the general estimate of the value of the bank and its assets.

2763. The bank is now extinct, is it not?—The bank closed its business in February.

2764. A return has been made to this Committee of its non-existence; what steps were taken to dissolve the company?—Its dissolution arose in this way: we had but three directors. Mr. Gilbert had disqualified, and Mr. Fisk had died; and at several annual meetings of the proprietors no individuals had been elected to supply their places. Mr. Morse became in impaired health, and had come to London to consult physicians; he was recommended to go to Hastings for four months, and probably to the Continent for two years; that left only myself and Mr. Booth. Mr. Morse felt solicitous to disconnect himself from the bank, and a new joint stock bank commencing about that period, with which a partner of Mr. Morse, a brewer in Norwich, was closely connected, a treaty was set on foot for turning over the business of the joint stock bank to this new banking company.

2765. Was any public step taken by the directors in order to carry this into effect?—If there had been, it would have been destruction to every object we had

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in view; by proclaiming that purpose, every one of our 1,500 customers would have come upon us, and a lapse of 15 days might have scattered the whole connexion; the value of the connexion was in preserving it entire.

2766. What steps were taken by you and your co-directors to dissolve the company?—We entered into a treaty with the new bank to sell them the connexion for a consideration.

2767. Did you enter into a treaty with the new bank on your own responsibility?—On our own responsibility.

2768. Has the treaty been carried into effect?—Up to this point it has; of the instalments in the way of premium to come to us we have received two out of four.

2769. What are the Committee to understand by instalments in the way of premium?—The instalments for the goodwill of the bank.

2770. Have all those steps been taken by the directors without any communication with the shareholders whom they represent?—Without calling them together at a general meeting. Nearly every shareholder has individually applied for information, and is satisfied that the transfer should take place in a smooth and quiet way; there is no complaint.

2771. Is there any provision in the deed of settlement authorizing the directors to make such an arrangement?—I am not aware that there is.

2772. It appears that by the 20th clause of the deed of settlement provisions are made under which, under certain contingencies, a dissolution of the company may take place?—I do not carry that in my recollection; I have no doubt it is so.

2773. It appears by the deed of settlement "that whenever two successive extraordinary general meetings shall, upon the recommendation of the board of directors, have come to a resolution to dissolve the company, the board shall cause so much of the funds or property of the company as shall not then consist of money to be forthwith sold, or otherwise converted into money, and shall, out of the monies then composing the funds or property of the company, pay the debts due and owing by the company, and shall cause the residue of the said monies to be paid to and distributed amongst the proprietors and other holders for the time being of shares in the capital of the company, or their respective executors, administrators or assigns, in the proportions in which they shall be respectively entitled thereto, in such manner, and at such time or times, and under such regulations as the board of directors, in their discretion, shall think proper, and immediately after such payment and distribution the company shall be dissolved; and these presents, and every article, clause, matter and thing herein contained (except this present provision), shall thenceforth cease, determine, and be void; and that if 25 *l.* per cent. of the capital of the company shall at any time be lost by the transactions of the company, the board of directors shall thereupon forthwith call such extraordinary general meetings as last hereinbefore mentioned, for the purpose of taking the sense of such meetings as to the immediate dissolution of the company; and if three-fourths of the qualified proprietors present at such meetings shall decide on the dissolution of the company, such dissolution shall take place accordingly." Do you consider that 25 *l.* per cent. of the capital of the company has been lost?—At the time we entered into the arrangements it was on the footing of securing our proprietors the whole of their capital.

2774. Then the consideration you are about to receive will be so employed?—It will be so employed as far as it is capable of yielding the means of doing so.

2775. During any portion of the time which you were connected with the management of this bank, if the profit and loss account of the bank, together with the amount of losses sustained on the doubtful debt account had been actually considered, do you believe that 25 per cent. of the capital of the bank would have been found to have been kept and reserved?—Yes, I think there cannot be a doubt that it would; we always had our hopes of better times, and our expectation of gain by that which we deemed a beneficial concern, and the connexions we had formed.

2776. Do you think, after the failure of Mr. Batley, there was 25 per cent. of the capital of the bank lost?—I think there was, and every proprietor knew it.

2777. Then how did it come to pass that this deed being imperative upon the directors, they did not call this extraordinary meeting and dissolve the company?—The proprietors themselves did not require it, and the directors thought that they should, with their prospects, recover their loss.

2778. Did

2778. Did you conceive that that had regard to 25 per cent. of the paid-up capital, or the whole capital?—We conceived it to be 25 per cent. of the whole capital; that would be 25,000 *l.* on 100,000 *l.*

2779. Had there been a loss of 25,000 *l.* or 25 per cent.?—No, I think not, calling in aid the profits and the dividends or bad debts.

2780. Would that be the case if you included your payments from the new banking company?—No, certainly not; our arrangements were that we should be able to accomplish the payment of the whole of the deposits.

2781. Mr. *Clay.*] Are all the debts of the Norfolk and Norwich bank paid?—There are still notes coming in every week, even after the lapse of five months.

2782. Except the bills and promissory notes in circulation, are all the rest paid?—They are all paid in this way; the directors of the old bank entered into an arrangement with the directors of the new bank as follows: the new bank to collect all debts due to the old bank, which the old bank directors consented to guarantee on their individual responsibility (not pledging the shareholders), and the new bank to pay all that is owing by the old; therefore there has been no money actually passing; it has been merely a transfer of accounts; every person brought in his pass-book.

2783. When you speak of the debts due guaranteed to the bank, do you mean sums due on overdrawn accounts?—Yes.

2784. Do the new company take up in any way doubtful debts?—No, nothing but current accounts.

2785. They took them upon the guarantee of the directors of the Norfolk and Norwich bank?—They did.

2786. The creditors of the Norfolk and Norwich bank would be divided into two classes, the holders of notes, and persons who have money on deposits?—Just so.

2787. The notes are paid now as they come in?—Yes, by the East of England bank.

2788. What amount of notes do you suppose may be now outstanding?—The actual amount, according to the books of the bank, would be something more than 4,000 *l.*; but it is fair to calculate upon a nine or ten years' circulation some of them will be out of existence; there is a return sworn at the Stamp-office up to February, and a recent return of the present month, that will show how the notes have come in, and the diminished circulation.

2789. At the time of transferring the concerns of the Norfolk and Norwich bank to the East of England bank, do you recollect the aggregate amount of the deposit accounts?—I should say it was about 200,000 *l.*

2790. That the East of England bank acknowledged itself to those depositors to be liable to that amount?—Immediately; they gave them fresh pass-books.

2791. Acknowledging itself, therefore, to be liable to persons having deposited money with the Norfolk and Norwich bank?—Yes, on a specific day, on the 29th of February.

2792. Were the depositors all satisfied?—Yes, every individual was satisfied; he came and had his pass-book as soon as the course of business allowed.

2793. Was security for that money taken by the directors of the East of England bank?—They were satisfied with the personal guarantee of the directors of the Norfolk and Norwich bank.

2794. Was that guarantee for the whole amount named, or was there a sum of money or bills or negotiable securities paid over to them?—We paid over all bills and cash we had in the house, and turned over to them all debts due to us, and against which they undertook all the debts that we owed, and for the balance they accepted the personal security of the directors.

2795. Do you recollect for what amount they accepted that guarantee; that is to say, what was the balance, after putting on one side all the cash and negotiable securities handed over and the amount of good debts to the Norfolk and Norwich bank, and placing on the other the sums due to the depositors; what was the balance for which the new concern accepted the guarantee of the directors of the Norfolk and Norwich bank?—No, I do not know; we paid them 100,000 *l.* in cash and bills of exchange on the day the transaction took place, and there was 200,000 *l.* of debts due to us on the current account, which was turned over to them.

2796. On overdrawn accounts?—Yes; that would make a payment to them of 300,000 *l.*;

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300,000 *l.*; then whatever were our liabilities they took them, and they are perfectly well content on the arrangement that subsists between us.

2797. The directors of the late Norfolk and Norwich joint stock bank have guaranteed to the East of England bank, first, all the amount of over-drawn accounts, and, secondly, whatever sum would be necessary to make up the difference between that sum and the debts of the Norfolk and Norwich bank?—They have. I desire to make one remark, that the directors of the Norfolk and Norwich bank have never derived any advantage to themselves by the transfer of shares; they have never had any wish but the benefit of the proprietors; it may ultimately wind up with a great personal loss to themselves, but they never have derived a farthing on their private account, nor had one sixpence by the purchase or sale of shares.

2798. Have the proprietors of the Norfolk and Norwich bank received back the amount of capital they paid in?—No, they have not, neither has the Norfolk and Norwich bank received the consideration that was to be paid by instalments; they have received two sums of 5,000 *l.*; there are still two of 5,000 *l.* to be paid.

2799. Have the proprietors received back any part of their payment?—No.

2800. Are they applying for the return of it?—They are content to wait until the true state of affairs can be ascertained.

2801. How is it invested?—£. 10,000 is not paid by the East of England bank; the 10,000 *l.* which is paid is placed to the account of the Norwich and Norfolk bank in that firm. I should state, in answer to a question which has been put, whether any shareholders have been paid, that I paid off one individual 300 *l.* yesterday, and paid off another a fortnight ago two shares.

2802. Did you pay them in full?—Yes; I am myself holding in the proportion of one-fourteenth of the capital stock, and Mr. Booth and Mr. Morse hold another fourteenth.

2803. Who were the last surviving directors?—Mr. Morse, Mr. Booth and myself.

2804. Sir *Thomas Fremantle.*] Whatever loss falls upon the company will be borne by the directors?—The directors have guaranteed it; it is a matter between them and the proprietors; a great many shares have changed hands at a very depreciated sum, and I do not know that the directors will feel themselves bound to pay the present holders a considerable profit.

Mr. *Daniel Robertson,* called in; and Examined.

Mr. *Daniel Robertson.*

2805. *Chairman.*] ARE you connected with the National Provincial Bank of England?—I am.

2806. In what capacity?—As manager and agent in London.

2807. Have you been connected with that establishment ever since its original opening?—Very shortly after its formation.

2808. What had been your former occupations?—I have been about 11 years in banking establishments; I was a short time in the head office of the Commercial Bank of Scotland in Edinburgh, accountant at one of its branches, accountant subsequently in the Glasgow Union Bank in Edinburgh, and afterwards inspector of branches of that establishment in Glasgow.

2809. And how long have you been engaged in the banking business?—Eleven years, as already stated.

2810. Where is the business of the National Provincial Bank of England carried on?—In the country, beyond 65 miles; it has a board of control and correspondence in London.

2811. Is there a board of directors?—Yes.

2812. From the records of the Stamp-office, it appears that you have places of business at Aberystwith, Birmingham, Brecon, Llandovery, Hay, Bath, Shepton Mallet, Boston, Castle Carey, Somerton, Biddeford, Southmolton, Torrington, Bury St. Edmunds, Cheltenham, Cardiff, Bridge End, Dursley, Gloucester, Hereford, Honiton, Stowmarket, Ipswich Woodbridge, Lichfield, Rugby, Tiverton, Wisbeach, Whittlesea, Chatteris, Long Sutton, Worcester, Sudbury, Wootton-under-Edge, Yarmouth, Bristol, Norwich, Leicester and Dolgelly; what sort of management have you at those places of business?—We have a local board of directors, manager and accountant.

2813. Is there a local board of directors at each of those places?—At some of them

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them we have not; we have a difficulty sometimes in procuring a proper person to fill that office, and where a branch is chiefly one of deposit only, a local board is not so much necessary.

2814. Can you state the names of those places where you have a local board, and the names where you have not?—I will state the places where we have a local board: Bath, Biddeford, Brecon, Cardiff, Cheltenham, Dolgelly, Dursley, Gloucester, Hereford, Leicester, Tiverton, Wisbeach, Worcester, Wootton-under-Edge; those are all.

2815. What description of persons do you select as local directors?—We select gentlemen of local influence, unconnected with business.

2816. On what ground do you select gentlemen unconnected with business?—Because, were they engaged in business, persons in the same line of trade would not open accounts with us, as their transactions would be overlooked, and their connexions known to their rivals.

2817. How do you ascertain that men of influence, unconnected with business, possess any adequate knowledge of banking transactions, so as to enable your board of directors to confide to them the direction and management of a branch?—As already stated, we have a manager or accountant at each branch, who is thoroughly acquainted with the practical part of the business, and the local directors generally possess the requisite local knowledge of parties to enable us to conduct our business with safety.

2818. What control is exercised by the manager over the accounts of the local directors?—Local directors cannot transact any business without the concurrence of the manager. The duties imposed upon them are to see that the manager and accountant faithfully perform their respective duties, to examine the cash on hand weekly, and also into the accuracy of the weekly returns before transmission to London, to review the whole affairs of the branch once a week, and in particular to consider the different loans, with a view of limiting or extending the same as circumstances require. In short, to exercise a general superintendence over every department of the branch, and to report from time to time as may be necessary to the London board.

2819. Is the manager a check upon the local directors, or the contrary?—The one is a check upon the other.

2820. Is their joint assent required with respect to the discount of bills or the making an advance?—Yes. In all cases where there is a difference of opinion they report to the London board. I can give a copy of our instructions: these are our instructions to the officers. [*Delivering in the same.*]

2821. In the event of their assent, have they an unrestricted power of making advances, giving accommodation?—They have a discretionary power as to making advances to a certain extent, but for any considerable or special advances they report to and receive directions from the London directors.

2822. In the places you have not designated as places where you have local direction, what system of management have you adopted?—We have a manager, who gives security to a considerable amount, and an accountant; and we have also returns, which they send in weekly, from which we can easily know whether the branch is prudently managed or not.

2823. Will you show the Committee one of your forms of weekly statements?—We have a statement of liabilities and assets from each weekly in this form [*producing it*], and we have also a copy of every transaction.

2824. What notes do you issue?—£. 5, 10 *l.* and at some places 20 *l.* notes; we have also issued at one place a few 50 *l.* notes.

2825. Are all those dated at the places of issue?—Yes.

2826. Have you as many different plates as you have places of issue?—We have five plates, one for each of our London agents.

2826*. Are those notes issued at those different branches all dated at the place where they are issued?—Yes.

2827. Are they all made payable there?—Yes, and in London.

2828. Have you any agencies or sub-branches?—We have a great number.

2829. Where are they?—The Bath bank has three sub-agencies, Shepton Mallet, Castle Carey and Somerton; Biddeford has two, Southmolton and Torrington; Brecon has two, Llandovery and Hay; Cardiff has two, Bridgend and Cowbridge; Dolgelly has two, Mackynleth and Bala; Honiton has Exmouth; Ipswich has Stowmarket and Woodbridge; Pwllheli, Tremadoc; Wisbeach has Whittlesea,

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Whittlesea, Chatteris, Long Sutton and Holbeach; Worcester and Ledbury, and Bromyard and Yarmouth, Lowestoft and Halesworth.

2830. Does your bank contemplate the extension of the number of those branches and sub-branches?—We do.

2831. You have no defined limits within which you restrict the establishment of those branches?—We have not.

2832. What notes do you issue at those sub-branches?—We issue notes of the principal branch.

2833. Those notes are not dated at the sub-branch where they are issued, neither are they made payable there?—No.

2834. Sir *Thomas Fremantle.*] Practically, are they paid there?—They are invariably paid there.

2835. *Chairman.*] Have you any rule with respect to the proportion of cash you keep at any bank or branch or sub-branch as compared with the amount of the liabilities of that branch?—We have no fixed rule. At branches which are remotely situated we keep a greater supply of specie, for instance, at Cardiff and Aberystwith, and all our branches in North and South Wales.

2836. When you require cash at any particular branch, what steps do you take to supply that branch with cash?—If there is an extra supply at any branch near it, we order that to be transmitted to the other, and if not we remit from London.

2837. How do you procure it in London?—From our agents.

2838. In what way?—By an order on our account.

2839. Who are your agents?—Messrs. Ladbrookes & Co., Spooners & Co., the London and Westminster bank, Barnetts, Hoare & Co., Hanbury Taylor and Lloyd.

2840. They procure them from the bank?—We do not know where they procure them; that is their business, as they must pay us the money which we keep in their hands when we want it.

2841. Mr. *Clay.*] Do you keep a balance in the hands of each of those agents?—We keep a sum of money to meet our drafts and notes.

2842. Do they advance you money?—No, we always keep them in funds.

2843. In what way do you keep them in funds?—They are chiefly kept in funds by remittances from and payments made in London on account of our branches. When these are inadequate, we discount; but it will be observed from our returns, that it is necessary for us to do this to a very limited extent.

2844. Do you discount with your agents?—We do, and with other parties.

2845. It is by discounting bills sent up from your branches in the country you provide funds when they are required?—Yes, or by the lodgement of other securities.

2846. Do you retain a sum in cash at your principal bank in London?—We keep no money there, nor do any act of banking whatever.

2847. Where do you keep a sum of money to answer immediate demands?—In Exchequer bills we have 30,000 *l.*; we have also, as already stated, always a balance at our different bankers to meet our drafts and notes.

2848. If any considerable demand were to arise for money, in what manner would you provide for that?—In the first place, we have 30,000 *l.* in Exchequer bills, which would be immediately available, and we have bills of exchange to a considerable amount, which we could readily discount.

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2867. *Chairman.*] What has been your dividend?—Five per cent.

2868. What is the principle of the account which you make up previous to the declaration of the dividend?—I have not got the form of it with me. We state, of course, on the one side our assets, consisting of bills, overdrawn accounts, cash credits, bank furniture and property, of every description, and our cash in hand, &c.; on the other side are our liabilities, consisting of deposits, balances on current accounts, drafts and notes in circulation, capital, &c. The balance of this account will then show the profit of the bank.

2869. How do you strike that balance and deal with bad debts or losses that have been sustained in a given time?—Our reserved fund far exceeds the amount of our losses, which fortunately are inconsiderable. The reserved balance upon our account last half year was about 3,000 *l.*; since that we have issued upwards of 7,000 20 *l.* shares, at a premium of 2 *l.* 10 *s.*, and the remainder of the 100 *l.* shares, which will give us a reserved fund of upwards of 20,000 *l.*

2870. To what account do you carry the premium you receive upon those 20 *l.* shares?—At present it is at the credit of premium account.

2871. Did you carry that to the general account of the profits of the bank?—No; we intend to keep that as a reserved fund.

2872. Do you contemplate no difficulty from the very great extent of your branches, their number, and their distance from London?—No; we have no difficulty whatever in the management of them.

2873. Suppose great commercial difficulties should arise, do you consider that the danger and risk of the establishment would be very much augmented by the number of its branches?—I can scarcely anticipate that there would be a run on all the branches at the same moment; it might be on one district.

2874. Supposing a run on one or two or three of them, so as to affect the credit of the bank itself, do you not think there would be a tendency to alarm in respect of the other branches?—There might be; but before such alarm extended to our other branches we should be prepared to meet a run.

2875. Do you think in the event of there being any alarm, extending over between 40 and 50 branches, the means of supplying resources to those branches would be very available?—I should think that we could in the course of a post provide them with the necessary supplies to meet any run upon them, and more time than this would be allowed us, as when a crisis of this kind takes place there is always some indication of its approach.

2876. Mr. *Clay.*] In the account furnished there is an item of managers' drafts on London agents; are those bills which have been given for convenience-sake to parties in the country who wish to remit to London?—Just so.

2877-78. At what dates are those generally drawn?—Seven days' sight, 14 days' date, and 20 days' date; we make the best terms we can with commercial travellers and others.

2879. Are they in large sums, in the nature of bank post-bills?—From 20 *l.* to 1,000 *l.*, and even larger.

2880. Do you find that when they are not for large sums they remain out in circulation, or is the payment usually demanded when due in London?—Generally.

2881. *Chairman.*] Are they payable to order?—Yes.

2882. They are, in fact, bills of exchange?—Yes.

2883. Issued in the usual way of bills of exchange, and drawn on a stamp?—Issued in the usual way, but on plain paper, as we compound for the stamp-duty.

2884. Mr. *Clay.*] You have issued 7,000 20 *l.* shares at a premium?—7,355; 9,000 were applied for.

2885. How many shares have you yet unissued?—I do not know that the directors have fixed the number of 20 *l.* shares. They made this issue from there being a strong desire in the country for shares of a smaller denomination than the original shares of the company.

2886. Is there no amount of shares fixed by your deed of settlement?—Ten thousand 100 *l.* shares are fixed by the original deed of settlement, but the directors have the power of creating an additional 10,000 for the country, with the view of securing local influence, should it appear to them desirable to do so.

2887. How many of those have been issued?—Ten thousand.

2888. Then they have still the power of issuing 10,000 100 *l.* shares?—Yes.

2889. Under what deed is that power given?—Under the original deed.

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2890. Can they issue as many 20 *l.* shares as they think fit in their discretion?—Yes.

2891. By the power of the original deed?—Not by the original deed. Two general meetings of the proprietors, lately held, gave the necessary powers to the directors to issue those 20 *l.* shares.

2892. The proprietors conferred upon them the unlimited discretion of issuing those 20 *l.* shares?—Yes.

2893. What is the net sum received for premium on shares?—I have already said it is upwards of 20,000 *l.* The net sum I cannot state without reference to our books.

2894. Do you keep a separate account of that money?—Yes, we do.

2895. Has any portion of it been applied to dividends?—Not a sixpence, and we do not intend to do it.

2896. Has there been any resolution of the proprietors, declaring what is to be done with the money so obtained?—No; it is understood that it is to be kept as a reserved fund, the 100 *l.* shareholders and the 20 *l.* shareholders equally participating in it.

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2905. On one side of the account you have bills bearing the indorsement of the bank, 44,438 *l.*; are those funds included in the other side of the account under the general head of bills of exchange?—No, I deduct it from the other side, because they are disposed of.

2906. They appear among your liabilities, not among your assets?—Yes. I do not call this a balance-sheet. The statement was prepared so as to show the actual amount of bills we had in our possession for disposal.

2907. Mr. *Goulburn.*] Is there a power of issuing 20 *l.* shares in addition to the 10,000 100 *l.* shares?—I have already stated that the directors have received such powers from the shareholders.

2908. Mr. *Clay.*] You state yourself to have been connected some years with Scotch banking; of course you must have had in your mind the subject of joint stock banking; have you any suggestions to make to the Committee with a view to improving the existing law of England?—I am not prepared to speak as to any alteration in the existing law. The system of banking in England is certainly different from that in Scotland; I do not think it is conducted on such safe principles; I consider the system of over drafts in England unsafe, and what we would not allow in Scotland.

2909. In Scotland you would not permit the account to be overdrawn without collateral security?—We would not.

2910. *Chairman.*] Is there not also a very main distinction in the precautions taken by the Scotch banks keeping a large investment in Government securities?—I do not think that generally they invest a large sum in Government securities, provided they can more profitably employ their money. The nature of a joint stock bank and the security which it gives the public is so well understood in Scotland, that there is no chance of a run to any great extent.

2911. With what Scotch banks were you connected?—The Commercial Bank of Scotland and Glasgow Union Bank.

2912. Have the Commercial Bank a very considerable sum invested in Government securities?—I believe they have, but I cannot speak with certainty on the point.

2913. Sir *James Graham.*] Are not the chartered stock banks in Scotland the greatest holders of Government securities?—I believe so.

2914. Mr. *P. Thomson.*] You state that the Commercial Bank of Scotland has invested money in public securities as a means of employing the large balance they have in their hands; would they do so if they had the means of employing those balances in discounting bills?—They would, of course, prefer the investment that would yield most.

2915. They would consider it more to their advantage to employ their capital in

in discounting bills, if they could get good ones, than in Government securities?—No doubt of it.

2916. Sir *James Graham.*] The Commercial Bank of Scotland is not a chartered bank, is it?—They have got a charter lately.

2917. Their responsibility is not limited?—I understand it is not.

2918. They keep a small portion of their assets in Government securities, do they not?—I have already stated that I cannot speak with certainty on the point.

2919. The Royal Bank of Scotland is a chartered bank?—Yes.

2920. The responsibility is limited there?—Yes.

2921. They are the largest holders of Government securities?—I have been told that they hold very largely.

2922. Mr. *Clay.*] You state that the people in Scotland have great confidence in the joint stock banking system?—They have.

2923. They have not less confidence in the three chartered banks than the others, have they?—I am not aware that they have. With reference to the principle of limited liability, I may here remark that it might be adopted in every case where the proprietary is numerous and wealthy, and where the paid-up capital is large; but where there are small stock banks, with small proprietaries, I think the security which they would give to the public would not be of that unquestionable description which it ought to be. In the case of the Royal Bank, the British Linen Company, and the Commercial Bank, the proprietary is very respectable and the paid-up capital very considerable.

2924. Do you think the limited liability affords any security against a temporary stoppage?—I am not aware that it could.

2925. Do you think, in cases of difficulty, it would be easy to call up money?—More easy, I should say, where there is a large nominal capital. Under our own deed we could procure additional capital in the course of a month.

2926. From your experience of banking affairs, if there were a call on the shareholders in a time of difficulty in the money market, would it produce a supply of money?—To a certain extent it would, although of course it would not be so readily answered as if made at a more favourable period.

2927. Mr. *P. Thomson.*] Is there any instance within your knowledge of the shareholders in a joint stock bank with limited liability having been called upon to supply funds beyond the extent of their shares?—I am not aware of any case of that description. The paid-up capital of a bank ought to be increased as its business extends; and this can be done the more easily by having a large nominal capital.

2928. So as to leave a margin of subscribed unpaid up capital?—Yes.

2929. *Chairman.*] You state that you have inspectors?—We have two.

2930. How often do they visit the numerous branches in your districts?—Once at least in twelvemonths, and sometimes oftener; they are sent down occasionally.

2931. Do you send them down occasionally, in addition to their annual visits?—We do.

2932. What species of inspection takes place when they visit a branch?—In the first place, they count the cash in the possession of the manager; they then balance the books, and thoroughly examine all the bills, vouchers and other property of the bank in the manager's possession, and in particular they institute the most rigid inquiry as to the responsibility of parties receiving advances at the branch.

2933. Do they report to you?—They do.

2934. Sir *James Graham.*] Do all your agents at the branches give security?—They do.

2935. To what extent?—From 3,000 *l.* to 5,000 *l.*, none less than 3,000 *l.*

2936. Have they any limit as to their power of discounting?—They have a discretionary power.

2937. Have they any general rule laid down limiting that discretion, or is it left absolutely to the agents at the branches?—It is left to their discretion, with certain rules for their government in the exercise of it. In making large advances they generally consult the London board.

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2938. Is there a limitation in amount?—No, we do not limit them in amount in discounting bills, but if a cash credit is applied for, they report to the London office, and the London directors reject or comply with the application, as they see fit.

2939. The question respects the discount of bills?—They have discretionary power in that respect.

2940. Every transaction entered into at your branches you are responsible for?—Certainly.

APPENDIX.

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APPENDIX.

No. 1.—HULL BANKING COMPANY.

No. 1. Hull Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—The Hull Banking Company; 2d December 1833.

2.—Number and situation of branches, and distance of each from central bank?

	Miles.		Miles.		Miles.
Beverley	9	Goole	25	Gainsboro'	37
Cave	14	Barton	7	Retford	46
Market Weighton	18	Brigg	16	Market Rasen	34
Howden	24	Caister	25	Louth	36
Snaith	32	Lincoln	40	Grimsby	16

3.—Amount of nominal capital?
£. 800,000.

4.—Number of shares, and nominal value of each share?
Eight thousand, of 100 *l.* each.

5.—Number of shares issued?
Four thousand two hundred and twenty.

6. Amount of paid-up capital?
£. 42,200., to which may be added 8,550 *l.*, part of a return of capital not yet called for by the shareholders.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

1st November 1833	£. 21,100
17th March 1834	21,100
21st March 1835	21,100
	£. 63,300
Capital returned	12,550
	£. 50,750 as above.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
Nil.

9.—Rate of declared dividend?
1st year, 5 per cent.; 2d year, 6 per cent.

10. Variations in rate of dividend, and date of such variations?
1st dividend of 5 per cent. payable 2d March 1835.
2d - ditto - of 6 per cent. payable 24th February 1836, being an increase of 1 per cent.

11.—Date of deed of settlement, and number of persons who have signed such deed?

23d October 1834. Number who have signed	237
Number who have not signed the deed, but who have executed transfers, having the same legal effect as signing the deed	8
	245

12.—Copy of deed of settlement; when it has been printed and published?
A copy is sent herewith.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
Copies of the reports and accounts laid before the proprietors are sent herewith. These have been audited and examined by five directors, who make annually a declaration that they are severally worth 5,000 *l.*, and who must possess 50 shares at least to qualify as directors. A statement of the liabilities and assets of the Hull Banking Company, varying little from the account required by the Chancellor of the Exchequer, is laid weekly before the directors, and compared with previous statements.

No. 1. Hull Banking Company.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

The bank holds none of its shares or stock, either in trust or in its own right, except so far as the 63d article of the deed of settlement gives the bank a lien on the shares held by persons to whom advances have been made, the amount of such lien being at this date 8,842 *l.* 7 *s.*; but as all advances are made for temporary emergencies, and not for longer periods than from one to four months, the lien ceases as soon as such advances are repaid.

15.—Places at which promissory notes and bank post-bills are made payable?

In practice, the promissory notes are payable at all the company's establishments, and at Messrs. Barclay, Bevan & Co's. in London; but of right they are only payable at Hull, Lincoln, Louth, Gainsborough and London, as declared on the face of them. The issue of Louth and Gainsborough notes has been discontinued for the last 16 months. The post-bills are payable in London only.

16.—At what date or sight bank post-bills are issued?

At various dates not exceeding seven days' sight, or 21 days' date; but usually either one or the other.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

Three per cent. per annum on deposits, provided the money remains two months in the bank; if not, no interest is allowed. The same rate of interest is allowed on current accounts, which are subject to a charge of one-fourth per cent. on payments made by the bank.

18.—Variations in such rate, and date of such variations?

None.

19.—Date to which the account is made up?

21st May 1836.

T. J. Buckton, General Manager and Secretary.

No. 2.—LEEDS BANKING COMPANY.

No. 2. Leeds Banking Company.

Question 1.—Name of the joint-stock bank, and date of commencing business?

Answer.—The Leeds Banking Company; 10 December 1832.

2.—Number and situation of branches, and distance of each from central bank?

No branches.

3.—Amount of nominal capital?

£. 1,000,000.

4.—Number of shares, and nominal value of each share?

Ten thousand shares of 100 *l.* each.

5.—Number of shares issued?

1832: December. Applications for shares, 17,500; allotted up to 21 May 1836, 7,740.

6.—Amount of paid-up capital?

£. 116,100.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

1832: Dec. 10, First call of 5 *l.* per share.
1833: April 1, Second call of 5 *l.* ditto.
1835: Aug. 1, Third call of 5 *l.* ditto.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

About 20 shares.

9.—Rate of declared dividend?

The dividend paid for 1834 was 7 ½ per cent.; for 1835, 8 per cent.

10.—Variations in rate of dividend, and date of such variations?

An increase of one-half per cent., as above.

11.—Date of deed of settlement, and number of persons who have signed such deed?

19 November 1832; 554 signatures; present number of partners, 461.

12.—Copy of deed of settlement; when it has been printed and published?

Herewith sent; published in January 1833, and a copy delivered to each shareholder.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

Herewith sent. The "Abstract Statement" submitted to the shareholders at the annual meeting, is prepared by the manager, and is examined by the directors. If the proprietors are dissatisfied, they may appoint auditors (not being directors.)

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

The bank holds none of its own stock; the reserved shares are sold to new customers; the bank has a lien on the stock of the shareholder for any obligations existing.

15.—Places at which promissory notes and bank post-bills are made payable?

The notes of the Company are payable at the bank in Leeds, or at our London bankers, Messrs. Smith, Payne & Smith.

16.—At

No. 2. Leeds Banking Company.

16.—At what date or sight bank post-bills are issued?

Bank post-bills are issued agreeably to the Act, on unstamped paper, at any date not exceeding 7 *a. s.* or 21 *a. d.*

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

On deposits, 2 ½ per cent.; on accounts current, 2 per cent.

18.—Variations in such rate, and date of such variations?

No variations.

19.—Date to which the account is made up?

To 21st May 1836.

Leeds Banking Company, 24 May 1836. *John Smith*, Manager.

No. 3.—YORK CITY AND COUNTY BANKING COMPANY.

No. 3. York City and County Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?

Answer.—York City and County Bank; commenced business the 9th of March 1830.

2.—Number and situation of branches, and distance of each from central bank?

Five branches, as follows: Selby, 14 miles from the central bank; Boroughbridge, 17 miles; Malton, 18 miles; Howden, 20 miles; Scarborough, 40 miles.

3.—Amount of nominal capital?

£. 500,000.

4.—Number of shares and nominal value of each share?

Five thousand shares; nominal value 100 *l.* each.

5.—Number of shares issued?

Five thousand shares, being all the number.

6.—Amount of paid-up capital?

£. 75,000.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

February and March 1830, February 1831, and May 1835. Amount of the several instalments paid up 15 per cent., or 75,000 *l.*

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

Not any shares forfeited for non-payment of instalments.

9.—Rate of declared dividend?

For the year ending 31st December 1831, six per cent.; 1832, eight per cent.; 1833, 10 per cent.; 1834, 12 per cent.; 1835, 12 per cent.

10.—Variations in rate of dividend, and date of such variations?

Answered above.

11.—Date of deed of settlement; and number of persons who have signed such deed?

Twentieth of February 1830; 310 have signed the original deed, and 66 a supplemental deed.

12.—Copy of deed of settlement, when it has been printed and published?

Copy of deed of settlement sent herewith, labelled York City and County Bank.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

Copy of the last report and account laid before the proprietors, as follows: These periodical statements are prepared by the manager of the company, audited by the board of directors and published under its responsibility. The directors of the York City and County Banking Company, in presenting the sixth annual report of the proceedings of the company for the last year, are much gratified in being enabled to confirm the prosperity of the bank, notwithstanding the increase of rival establishments in the immediate towns and vicinity of their branches. It is the pleasing duty of the directors to report to the shareholders the continued and uniform zeal and ability with which the head department of the company has been conducted during the past year. The managing directors have frequently visited the branches, and it affords them satisfaction to be enabled to bear their testimony to the efficiency and good management evinced by the several agents of each branch. The directors have the gratifying duty of laying before the shareholders the result of the balance-sheet for the year 1835, regularly made up to the 31st December, approved and passed unanimously by the board; the total paid-up capital is 75,000 *l.*; the number of shareholders is 270; after deducting all current expenses and losses, there remains a profit of 12,580 *l.* 0 *s.* 6 *d.*, of which profit the directors recommend that the sum of 9,000 *l.* be divided among the shareholders, being at the rate of 12 per cent. upon the paid-up capital, and that the sum of 3,580 *l.* 0 *s.* 6 *d.* be set apart for supporting the surplus fund, according to the 47th section of the deed of settlement, which, added to the present surplus fund, will make it 12,930 *l.* 10 *s.* The directors, in closing the report, beg seriously to impress upon the shareholders the absolute necessity of their personal exertions in forwarding the prosperity of the York City and County Banking Company, in which they have not only so much at stake, but from which they have actually received so much benefit; the directors beg to assure the shareholders that

No. 3. York City and County Banking Company.

that all the other rival establishments that have come under their knowledge are now exerting themselves to the uttermost to forward their individual banks.

(signed, by order of the court,) *Thomas Price*, Chairman.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

The bank does not hold any of its own shares or stock, either in trust or in its own right.

15.—Places at which promissory notes and bank post-bills are made payable?

Promissory notes made payable at the places whence issued respectively; viz. York, Selby, Boroughbridge, Malton, Howden and Scarborough.

16.—At what date or sight bank post-bills are issued?

No bank post-bills issued.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

Interest paid on deposit, if two months in hand, two and a half per cent. If 500 *l.* or above, and engaged when deposited to remain 12 months, three per cent. On balances of account two per cent.

18.—Variations in such rate and date of such variations?

Rate of interest on deposits two months in hand, advanced on 1st January 1832, one half per cent.; and on sums of 500 *l.* and above, stationary 12 months, one half per cent. in December 1834.

19.—Date to which the account is made up?

The 31st of December in every year.

N.B. It will be seen, according to the 35th section of the deed of settlement, that a summary account of all dealings and investments of the company shall be made out for the inspection of the directors four times in each year, and at the end of the month of December the directors shall cause the books of the bank to be properly settled, adjusted and balanced, and a full and explicit balance-sheet made out, containing all things requisite for fully and explicitly manifesting the state of the affairs of the company.

No. 4.—LICHFIELD, RUGELEY AND TAMWORTH BANK.

No. 4. Lichfield, Rugeley and Tamworth Bank.

Question 1.—Name of the joint-stock bank, and date of commencing business?

Answer.—The Lichfield, Rugeley and Tamworth Banking Company; November 1835.

2.—Number and situation of branches, and distance of each from central bank.

Two: Rugeley seven miles; Tamworth seven miles.

3.—Amount of nominal capital?

£. 100,000.

4.—Number of shares, and nominal value of each share?

Ten thousand shares of 10 *l.* each.

5.—Number of shares issued?

Five thousand four hundred shares.

6.—Amount of paid-up capital?

£. 26,000.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

Fifty per cent. on each share paid on subscribing; no call since.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

None have been forfeited; about 150 of the number applied for and allotted have not been taken up.

9.—Rate of declared dividend?

No dividend has yet been declared, the bank not having been in operation 12 months.

10.—Variations in rate of dividend, and date of such variations?

11.—Date of deed of settlement, and number of persons who have signed such deed?

21 October 1835; signed by 92 persons.

12.—Copy of deed of settlement when it has been printed and published?

Now printing; and a copy shall be furnished during the sitting of the Committee.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

No report has yet been made; but our accounts will be made up half-yearly, and presented to the proprietors annually, under the responsibility of the three directors and two auditors.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

None whatever.

15.—Places at which promissory notes and bank post-bills are made payable?

We draw bills on Messrs. Glyn, our bankers in London, and on no other party whatever.

16.—At

No. 4. Lichfield, Rugeley and Tamworth Bank.

16.—At what date or sight bank post-bills are issued?
We draw bills varying in date from seven days' sight to two months' date, never exceeding the latter.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
Never more than three per cent. on deposits; less occasionally for other monies.

18.—Variations in such rate, and date of such variations?
None have yet occurred.

19.—Date to which the account is made up?

No. 5.—COVENTRY UNION BANK.

No. 5. Coventry Union Bank.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—Coventry Union Bank; 16th May 1836.

2.—Number and situation of branches, and distance of each from central bank?
At present, none.

3.—Amount of nominal capital?
£. 200,000.

4.—Number of shares, and nominal value of each share?
Ten thousand shares, at 20*l.* each.

5.—Number of shares issued?
Five thousand six hundred and ten.

6.—Amount of paid-up capital?

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
16th May 1836, first call of 5*l.* per share; 28,050*l.* paid up.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None; the limitation allowed for paying up not expired.

9.—Rate of declared dividend?
Nihil.

10.—Variations in rate of dividend, and date of such variations?
Nihil.

11.—Date of deed of settlement, and number of persons who have signed such deed?
Dated 16th May 1836; signed by proprietors.

12.—Copy of deed of settlement; when it has been printed and published?
The deed is not yet printed.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
Nihil.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
None on account of the bank; all are open for appropriation, at the discretion of the directors.

15.—Places at which promissory notes and bank post-bills are made payable?
Sir James Esdaile & Co.

16.—At what date or sight bank post-bills are issued?
Not exceeding seven days' sight, or twenty-one days' date.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
This must depend upon the nature and merits of each account.

18.—Variations in such rate, and date of such variations?
Nihil.

19.—Date to which the account is made up?
1st June 1836.

No. 6.—WEST OF ENGLAND AND SOUTH WALES DISTRICT BANK.

No. 6. West of England and South Wales District Bank.

Question 1.—NAME of joint-stock bank, and date of commencing business
Answer.—West of England and South Wales District Bank; 29 December 1834.

2.—Number and situation of branches, and distance of each from central bank?

Nine Branches:			Eight Agencies:		
12	miles,	Bath.	18	miles,	Axbridge.
99	–	Barnstaple.	62	–	Dulverton.
34	–	Bridgewater.	27	–	Glastonbury.
41	–	Cardiff.	66	–	Merthyr.
75	–	Exeter.	40	–	Stowey.
29	–	Newport, Monmouthshire.	34	–	Somerton.
85	–	Swansea.	50	–	Willison.
45	–	Taunton.	110	–	Bideford.
21	–	Wells.			

3.—Amount of nominal capital?
£. 1,000,000.

No. 6. West of England and South Wales District Bank.

4.—Number of shares, and nominal value of each share?
Fifty-thousand shares, at 20 *l.* each.

5.—Number of shares issued?
Twenty-one thousand shares.

6.—Amount of paid-up capital?
£.209,882. 10*s.*

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

5th November 1834	- - -	£. 2 10	per share.
5th January 1835	- - -	2 10	—
15th July - 1835	- - -	5 –	—
Total	- -	£. 10 –	

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
£. 5. per cent. per annum.

10.—Variations in dividend, and date of such variations?
None.

11.—Date of deed of settlement, and number of persons who have signed such deed.
9th February 1835; 401.

12.—Copy and deed of settlement; when it has been printed and published?
A summary of the deed has been published and distributed, and a copy is sent herewith, 9 February 1835.

13.—Copies of the last reports, and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
A copy of last report sent herewith. Power to the proprietors assembled at any general meeting in each year to elect 3 proprietors (three), each holding 50 shares, as auditors of the summary and account produced to the meeting by the directors.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
None.

15.—Places at which promissory notes and bank post-bills are made payable?
At the various branches of the establishment, and at Glyn, Hallifax & Co.'s, Bankers, London.

16.—At what date or sight are bank post-bills issued?
Seven days' sight, or 11 days' date.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
£. 2 per cent. on deposits left as such, repayable on demand, and 2 ½ per cent. on a stamped interest note, payable at 21 days' sight, with interest to the date of acceptance.

18.—Variations in such rate, and date of such variations?

19.—Date to which the account is made up?
Saturday, 21st May 1836.

John Bates, General Manager.

West of England and South Wales District Bank,
Bristol, 21 May 1836.

No. 7.—STUCKEY'S BANKING COMPANY.

No. 7. Stuckey's Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—Stuckey's Banking Company (Somersetshire Bank); in 1826, immediately after the Act 7 Geo. 4, c. 46, passed.

2.—Number and situation of branches, and distance of each from central bank?
Sixteen, all in Somersetshire (Bristol included), and none exceeding 40 miles from the central bank.

3.—Amount of nominal capital?
Original 200,000 *l.*, additional 100,000 *l.*; *vide* the deed.

4.—Number of shares and nominal value of each share?
Two thousand original and 1,000 increased. £. 100 per share.

5.—Number of shares issued?
Two thousand eight hundred.

6.—Amount of paid-up capital?
About 60,000 *l.*, exclusive of the reserve fund.

7.—Date of the several calls for paid-up capital and amount of the several instalments paid up?
No call beyond the original; *see* the explanation annexed.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate

No. 7. Stuckey's Banking Company.

9.—Rate of declared dividend?
£. 2 per share, half yearly.

10.—Variations in rate of dividend, and date of such variations?
None for the last three half years.

11.—Date of the deed of settlement, and number of persons who have signed such deed?
1st September 1831; 35 persons.

12.—Copy of deed of settlement; when it has been printed and published?
Inclosed.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
The accounts, according to the form sent, No. 2, are inclosed for the last three half years. The accounts are made out at the branches respectively, under the view of the manager or director of the branch, and the whole is examined by the chairman and the accountant-general at the head office. The three last half-yearly accounts are herewith sent, according to the form transmitted. The printed reports are also inclosed.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
None.

15.—Places at which promissory notes and bank post-bills are made payable?
At the places where issued, in Somersetshire, and at Messrs. Robarts, Curtis & Co., London.

16.—At what date or sight bank post-bills are issued?
Generally at 11 days after date, but never exceeding 21 days after date, or 7 days after sight.

17.—Rate of interest paid by the bank, whether on deposits or balances on account?
On deposits from two to three per cent., but no interest on drawing accounts; *vide* explanation.

18.—Variations in such rate, and date of such variations?
No variation of importance.

19.—Date to which the account is made up?
30th June and 31st December in each year.

No. 8.—DUDLEY AND WEST BROMWICH BANK.

No. 8. Dudley and West Bromwich Bank.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—Dudley and West Bromwich Bank; 1 January 1834.

2.—Number and situation of branches, and distance of each from central bank?
Business confined to Dudley and West Bromwich; no branches. West Bromwich is about three miles from Dudley.

3.—Amount of nominal capital?
£. 400,000.

4.—Number of shares, and nominal value of each share?
Eight thousand shares, of 50 *l.* each.

5.—Number of shares issued?
Six thousand and five shares, to 31 December 1835.

6. Amount of paid-up capital?
£. 30,025.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
One call made 1 January 1834, of 5 *l.* per share.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
Six per cent. for 1835.

10.—Variations in rate of dividend, and date of such variations?
Five per cent. dividend for 1834; six per cent. for 1835.

11.—Date of deed of settlement, and number of persons who have signed such deed?
30 December 1833; 209 persons have signed the deed.

12.—Copy of deed of settlement; when it has been printed and published?
Copy of deed was printed 30 December 1833; and distributed to shareholders early in January 1834.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
The reports are made to the proprietors at the general annual meeting by the directors, who see the abstract of accounts and balance-sheet. The individual accounts are not inspected by the directors; but the manager and cashier give a general statement to them quarterly, and at the end of the year, to enable them to make their report.

No. 8. Dudley and West Bromwich Bank.

14.—Statement whether the bank holds any and what amount of its own shares, or stock, either in trust, as security for advances, or in its own right?

The bank has a lien on all shares held by individuals for any sum they may at any time be indebted to the bank, either by indorsement or otherwise. The shares not disposed of are reserved for the purpose of being allotted to customers who may open accounts in future

15.—Places at which promissory notes and bank post-bills are made payable?

Promissory notes are made payable at Dudley and West Bromwich, and also at Messrs. Williams, Deacon & Co., London; post-bills payable only at Messrs. Williams & Co., London.

16.—At what date or sight bank post-bills are issued?

At various dates, not exceeding 21 days' date, and seven days' sight, according to Act of Parliament, on which a composition is paid.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

Two, 2½ and 3 per cent. interest is paid upon deposits and balances, according to the amount and time of such deposit.

18.—Variations in such rate, and date of such variations?

On some balances which are occasionally fluctuating, and liable to be drawn out without notice, no interest is allowed.

19.—Date to which the account is made up?

31 December 1835.

(signed) *C. H. Molineux*, Manager.
Thomas Lewis, Cashier.

Dudley and West Bromwich Bank,
Dudley, 1 June 1836.

No. 9.—COVENTRY AND WARWICKSHIRE BANKING COMPANY.

No. 9. Coventry and Warwickshire Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?

Answer.—Coventry and Warwickshire Banking Company; commenced 1st January 1836.

2.—Number and situation of branches, and distance of each from central bank?

One at Nuneaton, eight miles distant.

3.—Amount of nominal capital?

Four hundred thousand pounds.

4.—Number of shares, and nominal value of each share?

Eight thousand shares, 50 *l.* each.

5.—Number of shares issued?

Seven thousand.

6.—Amount of paid-up capital?

£. 35,000.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

One instalment of 5 *l.* per share, paid 1st January 1836.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

Ten; in consequence of bankruptcy.

9.—Rate of declared dividend?

None.

10.—Variations in rate of dividend, and date of such variations?

None.

11.—Date of deed of settlement and number of persons who have signed such deed?

28th December 1835; signed by 265 proprietors.

12.—Copy of deed of settlement; when it has been printed and published?

Not printed.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

None.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

One thousand shares not yet allotted; 100 shares held in security.

15.—Places at which promissory notes and bank post-bills are made payable?

Promissory notes made payable at Messrs. Jones, Loyd & Co., London, and at the banking-house, Coventry.

16.—At what date or sight bank post-bills are issued?

None.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

Varies according to circumstances.

18.—Variations in such rate, and date of such variations?

Two-and-a-half and three per cent.

19.—Date to which the account is made up?

No. 10.—THE LIVERPOOL TRADESMEN'S BANK.

No. 10. The Liverpool Tradesmen's Bank

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—The Liverpool Tradesmen's Bank; registered at Stamp-office 21st March, and commenced business 4th April 1836.

2.—Number and situation of branches, and distance of each from central bank?
Bank-office in No. 37, North John-street, Liverpool. No branches.

3.—Amount of nominal capital?
£. 250,000, with power given to the directors to increase such capital to 400,000 *l.*, if necessary.

4.—Number of shares, and nominal value of each share?
Twenty-five thousand shares, of the nominal value of 10 *l.* each share.

5. Number of shares issued?
Eighteen thousand four hundred and twenty have been issued, and instalments paid thereon; and more shares are being issued daily, as accounts are opened with the bank.

6.—Amount of paid-up capital?
£. 46,050, or 2 *l.* 10 *s.* on 18,420 shares; and 4,577 *l.* 10 *s.* premium on such appropriated; 50,627 *l.* 10 *s.*

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
Notice of first call dated 12th March, and made payable on 4th April, date of commencing business. Amount of instalment, as above, 46,050 *l.*

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
No dividends yet declared.

10.—Variations in rate of dividend, and date of such variations?
None.

11.—Date of deed of settlement, and number of persons who have signed such deed?
Deed of settlement dated 6th April, and is now being daily signed by the proprietors; 174 have already signed it.

12.—Copy of deed of settlement; when it has been printed and published?
Is now in the hands of the printer; a copy will be forwarded to the Committee as soon as possible.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
None. The reports and accounts will be prepared by the board of management, assisted by the manager and accountant of the bank; such reports and accounts nevertheless subjected to the examination, scrutiny and auditing of any two of the proprietors, appointed specially for that purpose by the general annual meeting, at which report and accounts will be made and exhibited.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
Holds all the unappropriated shares, namely 6,580, in trust for the general proprietary of the bank; but are being daily issued to new partners, under the control of the directors. The bank has a primary lien on the shares of all its partners or proprietors, for any debts or obligations due to the bank; but cannot possibly specify the nature or amount of such, until the contingency of liability occur. No proprietor can claim any advance in right or by virtue of his holding shares.

15.—Places at which promissory notes and bank post-bills are made payable?
Have no promissory notes, not being a bank of issue. Post-bills and drafts payable at our London agents, Messrs. Prescott, Grote & Co.

16.—At what date or sight bank post-bills are issued?
Issued at seven days after sight.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
Two-and-a-half per cent. on deposits; and from 3 to 4 per cent. on balances of current accounts, according as such balances may arise from cash, cash and bills, or bills only.

18.—Variations in such rate, and date of such variations?
None have yet occurred.

19.—Date to which the account is made up?
Our accounts will be made up to 31st December next; and subsequently, on every 30th of June and 31st December of each year respectively, according to the general custom of bankers.

No. 11.—BRADFORD BANKING COMPANY.

No. 11. Bradford Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—Bradford Banking Company; commenced business 15th June 1827.

2.—Number and situation of branches, and distance of each from central bank?
Has no branches.

No. 11. Bradford Banking Company.

3.—Amount of nominal capital?
£. 500,000.

4.—Number of shares, and nominal value of each share?
Five thousand shares of 100 *l.* each.

5.—Number of shares issued?
Three thousand eight hundred and sixty-five.

6.—Amount of paid-up capital?
£. 77,300; besides a reserved or guarantee fund of £. 19,501
And - - - - - - - - 4,345

Total - - - £. 23,846 being made this sum at general meeting of proprietors.

Total capital - - - - - - - £. 96,801
4,345

£. 101,146

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
First call of 10 *l.* per share was made on the 15th June 1827; the amount of which paid up is - - - - - - - - - - - - - - £. 20,000
Second call of 10 *l.* per share, made 1st January 1828, raised - - - 20,000
Increase of paid-up capital, by the issue of new shares in July 1831 - - 30,020
By issue of shares in 1833 - - - - - - - - - 7,280

Total - - - £. 77,300

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
Not any forfeited.

9.—Rate of declared dividend?
Last dividend declared was 10 *l.* per cent. per annum.

10.—Variations in rate of dividend, and date of such variations?
The dividends of this company are paid yearly, viz. in February of each year. The dividends of 1828, 1829, 1830 and 1831 were 7 ½ per cent. per annum. A further issue of shares having been made in June 1831, in 1832 it was determined that the old proprietors should have a dividend of 8 *l.* 10 *s.* per cent., and that both old and new proprietors should have a further dividend of 5 *l.* per cent.; viz.

Old proprietors - - - - £. 13 10 –
New ditto - - - - - 5 – –

Dividend 1833: the whole profits of the year, amounting to 11 ½ per cent. per annum, were divided; viz.

Dividend 1834 and 1835, 7 ½ per cent.
— 1836 - - 10 per cent.

11.—Date of deed of settlement, and number of persons who have signed such deed?
Dated 1st June 1827; 199 persons have signed it.

12.—Copy of deed of settlement; when it has been printed and published?
Printed copy sent herewith.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

GENERAL BALANCE-SHEET of the *Bradford* Banking Company; 31 December 1835.

Dr.	£.	s.	d.	Cr.	£.	s.	d.
To 20 per cent. on 3,865 shares - - - -	77,300	–	–	By balances owing to the Company, and amount of bills, notes and cash on hand - - -	428,775	8	1
To amount of guarantee fund - - - - -	19,325	–	–				
To amount of lodgments, notes in circulation, and interest due on deposits -	323,482	19	9	By stamps on hand -	358	12	–
To balance of profit and loss - - - - -	12,026	–	4	By bank premises - -	3,000	–	–
£.	432,134	–	1	£.	432,134	–	1
				By Balance - £.	12,026	–	4

This

No. 11. Bradford Banking Company.

This balance-sheet was submitted to the last annual general meeting of proprietors, and is abstracted from a full and minute individual statement of all sums owing by the bank and to the bank, and of the amount of coin, Bank of England notes, bills and provincial notes, and other securities, in the coffers of the bank, which statement is examined, item by item, with the books from which it is made, by three or more of the directors, under whose responsibility the reports to the general meetings of proprietors are made.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

This bank holds none of its own shares or stock, but by its deed of constitution it has a lien on the shares for any advances made to the proprietors of such shares, but the advance so made has not been done on the security of the shares, the parties being, independently of this consideration, entitled by their other property, station and respectability to the advances which the bank has granted to them. The circumstance of holding shares in the bank does not preclude them from receiving that accommodation to which otherwise they would be justly entitled. As a confirmation of this position, we decidedly and urgently recommend that the lien on shares be removed by Act of Parliament from all joint-stock banks, being of opinion that this would, in a great degree, tend to prevent malpractice in the formation and conducting of such establishments.

15.—Places at which promissory notes and bank post-bills are made payable?

The promissory notes of this bank are made payable at Bradford only. It does not issue bank post-bills. It draws ordinary bills of exchange upon Messrs. Jones, Loyd & Co., of London, upon stamps, and under the provisions of the Act for compounding for the duty on stamps, according to circumstances.

16.—At what date or sight bank post-bills are issued?

None drawn.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

Two-and-a-half per cent. per annum is paid on deposits which remain short of six months; 3 per cent. for six months, or a longer time; 2 ½ per cent. is allowed on balances of current accounts, charging a commission of 5 *s.* per cent. on all sums for which the account stands debited.

18.—Variations in such rate, and date of such variations?

On the 1st February 1830 the rate of interest was reduced on deposits remaining short of six months to 2 per cent., and for longer than six months to 2 ½ per cent. The present rate was restored on the 30th June 1831, and no variation has since been made.

19.—Date to which the account is made up?

To 31st December 1835. No material variation now exists, May 1836.

No. 12.—BANK OF STOCKPORT.

No. 12. Bank of Stockport.

Question 1.—NAME of the joint-stock bank, and date of commencing business?

Answer.—Bank of Stockport; 4th of May 1836.

2.—Number and situation of branches, and distance of each from central bank?

None.

3.—Amount of nominal capital?

4.—Number of shares, and nominal value of each share?

5.—Number of shares issued?

Twelve thousand seven hundred and forty.

6.—Amount of paid-up capital?

£. 31,850.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

First call 2 *l.* 10 *s.*, 29th March 1836. Second call 2 *l.* 10 *s*, 29th June 1836.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

None.

9.—Rate of declared dividend?

None.

10.—Variations in rate of dividend, and date of such variations?

None.

11.—Date of deed of settlement and number of persons who have signed such deed?

Not drawn out.

12.—Copy of deed of settlement; when it has been printed and published?

None.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

None.

No. 12.
Bank of Stockport.

14.—Statement whether the bank holds any and what amount of its own shares of stock, either in trust, as security for advances, or in its own right?

None.

15.—Places at which promissory notes and bank post-bills are made payable?

16.—At what date or sight bank post-bills are issued?

None.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

Two-and-a-half per cent. on deposits. Three per cent. on balance of account.

18.—Variations in such rate, and date of such variations?

None.

19.—Date to which the account is made up?

None.

The bank having been opened in a temporary manner on the 4th of May last, the deed of settlement has not been drawn out, in consequence of the motion relative to joint-stock banking companies being before Parliament.

Thomas Robinson,
Chairman of the Directors.

No. 13.—THE LIVERPOOL UNITED TRADES' BANK.

No. 13.
The Liverpool United Trades' Bank.

Question 1.—NAME of the joint-stock bank, and date of commencing business?

Answer.—The Liverpool United Trades' Bank, registered according to the Act 7 Geo. 4, c. 46; 12 May instant.

2.—Number and situation of branches, and distance of each from central bank?

None.

3.—Amount of nominal capital?

£. 400,000.

4.—Number of shares, and nominal value of each share?

Twenty thousand shares, of 20 *l.* each share.

5—Number of shares issued?

Ten thousand, with applications greatly exceeding the remainder; the full number of 20,000 will be issued as the directors become satisfied of the most eligible parties for distribution.

6.—Amount of paid-up capital?——7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

Two calls already paid, and a call now in the course of payment, making together 6 *l.* 10 *s.* per share. Calls will immediately follow to the extent of 10 *l.* per share, and the directors have the power of calling for the further sum of 10 *l.* per share, making the full value of 20 *l.* per share, which it is intended shall be done as occasion may require.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

None.

9.—Rate of declared dividend?

See No. 1.

10.—Variations in rate of dividend, and date of such variations?

As above.

11.—Date of deed of settlement, and number of persons who have signed such deed?

25 April 1836; in course of signature.

12.—Copy of deed of settlement; when it has been printed and published?

In course of printing; a copy shall be sent when printed.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

See No. 1.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

The bank does not.

15.—Places at which promissory notes and bank post-bills are made payable?

None, not being a bank of issue.

16.—At what date or sight bank post-bills are issued?

See above, No. 15.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

The rate of interest varies according to the nature of the account.

18.—Variations in such rate, and date of such variations?

19.—Date to which the account is made?

The Liverpool United Trades' Bank. *William Wilson,* Manager.
28 May 1836.

No. 14.—GLOUCESTER COUNTY AND CITY BANK.

No. 14. Gloucester County and City Bank.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—Gloucester County and City Bank, Gloucester; 1st January 1835.

2.—Number and situation of branches, and distance of each from central bank?
None.

3.—Amount of nominal capital?
One hundred thousand pounds.

4.—Number of shares, and nominal value of each share?
Two hundred shares of 500 *l.* each.

5.—Number of shares issued?
One hundred and sixteen.

6.—Amount of paid-up capital?
£. 19,720.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
£. 11,600, 1st January 1835, 20 per cent.
5,800, 1st August 1835, 10 per cent.
2,320, 12th December 1835, 4 per cent.

£. 19,720

A further call of 30 *l.* per share is to be paid 1st August 1836, and 50 *l.* per share on or before 1st August 1837.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
£. 3. per share.

10.—Variations in rate of dividend, and date of such variations?
None.

11.—Date of deed of settlement, and number of persons who have signed such deed?
10th of March 1835; number of persons, 23.

12.—Copy of deed of settlement; when it has been printed and published?
Will be forwarded.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
The accounts are taken and examined weekly, under the immediate inspection of the directors, and are made up under the responsibility of them, and the reports made by them.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
None.

15.—Places at which promissory notes and bank post-bills are made payable?
None issued.

16.—At what date or sight bank post-bills are issued?
None issued.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
From 2 to 3 per cent. on deposits; none on balances of account.

18.—Variations in such rate, and date of such variations?
Variations of rate, according to the amount deposited and the time during which it is to remain.

19.—Date to which the account is made up?
31st December 1835.

No. 15.—LEITH BANK OFFICE.

No. 15. Leith Bank Office.

Nil.

No. 16.—PARES'S LEICESTERSHIRE BANKING COMPANY.

No. 16. Pares's Leicestershire Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—Pares's Leicestershire Banking Company, carried on as a private bank since 1800, converted into a joint-stock bank 19th March 1836.

2.—Number and situation of branches, and distance of each from central bank?
No permanent branches; offices open on market and fair days, at Hinkley, 13 miles; Loughborough, 11 miles; Melton Mowbray, 15 miles distant from the central bank at Leicester.

No. 16. Pares's Leicestershire Banking Company.

3.—Amount of nominal capital?
£. 100,000.

4.—Number of shares, and nominal value of each share?
Eight thousand shares, 12 *l.* 10 *s.* each.

5.—Number of shares issued?
Six thousand three hundred and thirty.

6.—Amount of paid-up capital?
£. 15,825.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
Deposit of 20 per cent. called on commencing business on 19th March 1836.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?——10.—Variations in rate of dividend, and date of such variations?
None yet made.

11.—Date of deed of settlement, and number of persons who have signed such deed?
12th March 1836. Thirty-nine persons have signed.

12.—Copy of deed of settlement; when it has been printed and published?
The deed is not printed, nor any copy made; it is very long; if required, a copy can be made for the use of the Committee.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
None yet made.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
None, except the 1,670 not yet issued.

15.—Places at which promissory notes and bank post-bills are made payable?
Promissory notes are made payable at Leicester and in London?

16.—At what date or sight bank post-bills are issued?
No bank post-bills issued.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?——18.—Variations in such rate, and date of such variations?
Until 1830, 3 per cent.; then reduced to 2 per cent. In 1832 raised to 2 ½ per cent., and since continued thereat.

19.—Date to which the account is made up?
25th May 1836.

No. 17.—BIRMINGHAM BANKING COMPANY.

No. 17. Birmingham Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—Birmingham Banking Company; commenced business 1st day of October 1829.

2.—Number and situation of branches, and distance of each from central bank?
No branch.

3.—Amount of nominal capital?
Nominal capital 500,000 *l.*

4.—Number of shares, and nominal value of each share?
Ten thousand shares, of 50 *l.* each.

5.—Number of shares issued?
Ten thousand.

6.—Amount of paid-up capital?
£. 50,000, increased by 26,111 *l.* reserved out of profits.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
£. 5. per share on 10,000 shares, paid on 1st day of October 1829, or soon after.

8.—Number of shares (if any) which may have been forfeited for non-payment o instalments?
No shares forfeited for non-payment of instalment; 388 shares have been forfeited by shareholders becoming insolvent, and in debt to the company. (Clause 53 of deed of settlement.)

9.—Rate of declared dividend?
Ten per cent. per annum.

10.—Variations

10.—Variations in rate of dividend, and date of such variations?
No variation of rate. An excess of profit beyond the 10 per cent. divided has each year been reserved, to increase the paid-up capital, and this reserve amounts to 26,111 *l.* (*See* No. 6.)

No. 17. Birmingham Banking Company.

11.—Date of deed of settlement, and number of persons who have signed such deed?
Date of deed, 1st October 1829: 321 persons have signed the deed.

12.—Copy of deed of settlement, when it has been printed and published?
Copy of deed of settlement is sent herewith.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
Copies of the last reports and accounts laid before the proprietors are sent herewith. The accounts are kept with great care and accuracy. On 30th June and 31st December the balance-sheet is made out from the ledgers by the accountants. Bad debts are revised and valued by the board of directors. Three directors are appointed to examine the balances and statement of accounts. These report that they have examined the statement of accounts; find it to be correct; and that the profits are of such an amount. The accounts are then signed by three or more of the directors; an abstract of them is reported to the shareholders, printed and circulated.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
The Birmingham Banking Company hold 388 forfeited shares, to sell again as opportunity offers. They make no advances upon shares, and hold no share whatever on trust.

15.—Places at which promissory notes and bank post-bills are made payable?
This Company have never issued any promissory notes but those of the Bank of England. Bank post-bills are made payable in London.

16.—At what date or sight bank post-bills are issued?
Bank post-bills are chiefly at seven days' sight; some few at 21 days' date, and others at shorter dates, according to the wants of the customers.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
Two per cent. on balances of account; 2½ per cent. on deposits; 3 per cent. on large deposits, under special agreement.

18.—Variations in such rate, and date of such variations?
The preceding answer states the general practice of this banking company.

19.—Date to which the account is made up?
31st December 1835.

For the Birmingham Banking Company,

31 May 1836. (signed) *P. M. James*, Manager.

No. 18.—WAKEFIELD BANKING COMPANY.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—Wakefield Banking Company; commenced business 1st November 1832.

No. 18. Wakefield Banking Company.

2.—Number and situation of branches, and distance of each from central bank?
None. Do not approve of any except under very peculiar circumstances.

3.—Amount of nominal capital?
£. 300,000.

4.—Number of shares, and nominal value of each share?
Six thousand shares, 50 *l.* per share.

5.—Number of shares issued?
Five thousand six hundred and five shares issued.

6.—Amount of paid-up capital?
£. 44,840.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
1st November 1832, 2 *l.* per share; 1st February 1833, 3 *l.* per share; 1st August 1833, 3 *l.* per share.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
1st, 2d and 3d dividend, six per cent; 4th ditto, eight per cent.

10.—Variations in rate of dividend, and date of such variations?
Two per cent.; 25th January 1836.

11.—Date of deed of settlement, and number of persons who have signed such deed?
1st December 1832; signed by 220 shareholders.

No. 18. Wakefield Banking Company.

12.—Copy of deed of settlement; when it has been printed and published?
Printed and published in February 1833, a copy of which is herewith forwarded.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
A copy of the last report is herewith forwarded. Every account is audited and examined by the board of six directors, the accounts being prepared by the manager, who, besides his own responsibility, is under bond with two sureties to the extent of 4,000 *l.* for the faithful discharge of his duty; and should the proprietors not be satisfied with the accounts so prepared and audited, they have the power of appointing three of their own number to examine all the books and accounts of the Company.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
None held in trust as security for advances, but by the deed of settlement, article 24th and 9th, a lien is over shares belonging to persons who are or may become indebted to the bank.

15.—Places at which promissory notes and bank post-bills are made payable?
Promissory notes are payable at Wakefield, and in London at Messrs. Glyn & Co., on whom alone bank post-bills are drawn.

16.—At what date or sight bank post-bills are issued?
At sight, not exceeding seven days' sight, or 21 days after date.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
From 2 to 3 per cent. on deposits; 2 per cent. on balances of account.

18.—Variations in such rate, and date of such variations?
Rate varies, according as money may be more or less abundant.

19.—Date to which the account is made up?
The account in Paper No. 2, is made up to 31st December 1835.

The above answers include the period up to this date, 25th May 1836.

John Neill, Manager.

No. 19.—DARLINGTON DISTRICT JOINT-STOCK BANKING COMPANY.

No. 19. Darlington District Joint-Stock Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—Darlington District Joint-Stock Banking Company; commenced 2d Jany 1832.

2.—Number and situation of branches, and distance of each from central bank?
Four branches; viz. Stockton-on-Tees, 12 miles from central bank at Darlington; Northallerton, 16 miles; Barnard Castle, 16 miles; Stokesley, 17 miles.

3.—Amount of nominal capital?
£. 400,000.

4.—Number of shares, and nominal value of each share?
Four thousand shares; nominal value, 100 *l.* per share.

5.—Number of shares issued?
Three thousand six hundred and ninety-five.

6.—Amount of paid-up capital?
£. 55,425.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up.
First call, 5th December 1831; second, 27th February 1832; third, 31st December 1833. Amount of each instalment, 5 *l.* per share.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments.
None forfeited.

9.—Rate of declared dividend?——10.—Variations in rate of dividend, and date of such variations?
At the end of the 1st year, 1832, no dividend.
Ditto - 2d - 1833, 11 per cent.
Ditto - 3d - 1834, 8 per cent.
Ditto - 4th - 1835, 10 per cent.

11.—Date of deed of settlement, and number of persons who have signed such deed?
Date of deed, 2d January 1832; number of persons who have signed it, 285.

12.—Copy of deed of settlement; when it has been printed and published?
Printed copy of deed sent herewith.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared.
Abstracts of the two last annual reports sent herewith; made by the directors, in conformity to clauses 45 & 69 of deed, accounts of every kind being subjected to the daily audit and examination of the managing directors.

14.—Statement

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No. 19. Darlington District Joint-Stock Banking Company.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

No shares held by the bank, either in trust or for advances, or in its own right; but it will be seen, from the reply to Query 5, that 305 shares have not been disposed of; these might have been issued long ago, but have been reserved for the purpose of being allotted to parties likely to benefit the bank.

15.—Places at which promissory notes and bank post-bills are made payable?

Promissory notes payable at Darlington; drafts payable in London, with Messrs. Barclay, Bevan & Co.

16.—At what date or sight bank post-bills are issued?

Twenty-one days after date.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

Three per cent. per annum on both; but except deposits remain three months with the bank, no interest is allowed.

18.—Variations in such rate, and date of such variations?

No variation.

19.—Date to which the account is made up?

The accounts are respectively made up to the 31st December 1834, the 30th June 1835 and the 31st December 1835; and this return is made on the 28th May 1836.

By order of the Board of Directors,

A. Dinsdale, Manager.

No. 20.—LIVERPOOL COMMERCIAL BANK.

No. 20. Liverpool Commercial Bank.

Question 1.—NAME of the joint-stock bank, and date of commencing business?

Answer.—Liverpool Commercial Bank; 1st January 1833.

2.—Number and situation of branches, and distance of each from central bank?

None.

3.—Amount of nominal capital?

£. 500,000.

4.—Number of shares, and nominal value of each share?

Fifty thousand shares, 10 *l.* each.

5.—Number of shares issued?

Twenty-four thousand four hundred and forty shares issued

6.—Amount of paid-up capital?

£. 244,400, exclusive of the reserved surplus fund.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

Each proprietor pays up the whole amount of his stock at once; the principle on which the bank is founded being that of paid-up capital.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

None.

9.—Rate of declared dividend?

1833, First year, no dividend.
1834, Second year, 5 per cent.
1834 to 30th June 1835, 3 per cent. for the half year.
1835, 1st July to 31st December, 3 ½ per cent. for the half year.

10.—Variations in rate of dividend and date of such variations?

As above.

11.—Date of deed of settlement, and number of persons who have signed such deed?

1st January 1833; 292 persons have signed the deed.

12.—Copy of deed of settlement, when it has been printed and published?

Copy herewith, or will be furnished immediately from a new edition; the first edition published in March 1833, being exhausted.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

Copies of three annual reports herewith, dated first, 5th March 1834; second, 11th March 1835; and third, 9th March 1836. The general routine of business is in the discretion of the manager. The bill committee, for considering the private affairs of individuals, is a secret committee, and consists of two directors and the manager. A statement of the assets and liabilities of the bank, the amount of bills discounted, the names of accounts opened, and the general incidents of the week, is read over to the whole board of directors weekly. The half-yearly balance is read over and examined in the presence of the whole board, and the ledger bears the signature of three directors then present. The report is prepared under the responsibility of the whole board of directors by the manager, and signed officially by the

No. 20. Liverpool Commercial Bank.

chairman of the board of directors. All accounts are kept under the superintendence of the manager, by a chief accountant, who, with the cashier, and all other persons employed, give large securities to the bank.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

None, except the shares yet unappropriated; but the bank has the first and paramount lien on all its own stock for the liabilities of every proprietor, whether solely or in partnership with any other persons.

15.—Places at which promissory notes and bank post-bills are made payable?

No promissory notes or bank post-bills issued; Messrs. Williams, Deacon, Labouchere & Co., 20, Birchin-lane, London, pay all drafts or bills.

16.—At what date or sight bank post-bills are issued?

The bank never draws bills except at the special request of customers. Under the composition, of course, bills cannot exceed seven days' sight or 21 days' date.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

Deposits 2 ½ per cent. or 3 per cent., subject to a commission of ¼ per cent. when drawn out, the latter rate an exception. Balances of account 3 ½ per cent. subject to ¼ per cent. commission.

18.—Variations in such rate, and date of such variations?

None since 1st January 1833. Discounts of bills over the counter are at the market rate of money of the day, and by momentary bargain.

19.—Date to which the account is made up?

Three accounts are made up, one to 31st December 1834, one to 30th June 1835, and one to 31st December 1835.

Liverpool Commercial Bank, 28 May 1836. *James MacGregor*, Manager.

No. 21.—WHITEHAVEN JOINT-STOCK BANK.

No. 21. Whitehaven Joint-Stock Bank.

Question 1.—NAME of the joint-stock bank, and date of commencing business?

Answer.—Whitehaven Joint-Stock Bank; commenced June 1st, 1829.

2.—Number and situation of branches, and distance of each from central bank?

One branch at Penrith; distance 44 miles.

3.—Amount of nominal capital?

£. 300,000.

4.—Number of shares, and nominal value of each share?

Three thousand, at 100 *l.* each.

5.—Number of shares issued?

Two thousand eight hundred and five.

6.—Amount of paid-up capital?

£. 28,050.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

20th April 1829; paid up at one call.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

None.

9.—Rate of declared dividend?

Three dividends at 10 per cent., and two at 8 per cent.

10.—Variations in rate of dividend, and date of such variations?

1831: August 1, 10 per cent.; viz. 7 ½ per cent. amongst the shareholders, and 2 ½ per cent. to surplus fund.
1832: August 1, 10 per cent. - - - - - - ditto - - - - - ditto.
1833: August 1, 8 per cent.; viz. 6 per cent. amongst the shareholders, and 2 per cent. to surplus fund.
1834: August 1, 8 per cent. - - - - - - ditto - - - - - ditto.
1835: August 1, 10 per cent. - - - - - - ditto - - - - - ditto.

11.—Date of deed of settlement, and number of persons who have signed such deed?

April 15th, 1829; number signed 238.

12.—Copy of deed of settlement; when it has been printed and published?

Copy of deed of settlement sent herewith.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

See copy of report of directors sent herewith, and approved of at the annual meeting of the shareholders.

14.—Statement

No. 21. Whitehaven Joint-Stock Bank.

14.—Statement whether the bank holds any, and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
Sixty shares in its own right.

15.—Places at which promissory notes and bank post-bills are made payable?
Whitehaven.

16.—At what date or sight bank post-bills are issued?
None issued.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
Two-and-a-half per cent. on deposits and balances of accounts.

18.—Variations in such rate, and date of such variations?
No variations since the establishment of the bank.

19. Date to which the account is made up?
30th April 1836.

No. 22.—NORTH AND SOUTH WALES BANK.

No. 22. North and South Wales Bank.

Question 1.—Name of the joint-stock bank, and date of commencing business?
Answer.—North and South Wales Bank; 16th May 1836. Head office, Liverpool.

2.—Number and situation of branches, and distance of each from central bank?
Dolgelly, in the county of Merioneth; Pwllheli, in the county of Carnarvon; both distant from the head office in Liverpool between 70 and 80 miles.

3.—Amount of nominal capital?
£. 600,000.

4.—Number of shares, and nominal value of each share?
Sixty thousand, of 10 *l.* each, to be all called up.

5.—Number of shares issued?
Upwards of 20,000, and others in course of allotment.

6.—Amount of paid-up capital?
Nearly 20,000 *l.* on first call. About 5,000 *l.* on second call.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
First call of 1 *l.* due 19th March 1836. Second call of 1 *l.* 10 *s.* due 1st June 1836.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?

10.—Variations in rate of dividend, and date of such variations?

11.—Date of deed of settlement, and number of persons who have signed such deed?
To be signed on 1st June 1836.

12.—Copy of deed of settlement; when it has been printed and published?

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
None.

15.—Places at which promissory notes and bank post-bills are made payable?
London and places of issue.

16.—At what date or sight bank post-bills are issued?

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
Not yet arranged.

18.—Variations in such rate, and date of such variations?

19.—Date to which the account is made up?
21st May 1836.

Thomas A. Corlett, General Manager.

No. 23.—UNION BANK OF MANCHESTER.

No. 22. Union Bank of Manchester.

Question 1.—Name of the joint-stock bank, and date of commencing business?
Answer.—Union Bank of Manchester; 23d May 1836.

2.—Number and situation of branches, and distance of each from central bank?
None.

No. 23. Union Bank of Manchester.

3.—Amount of nominal capital?
£. 600,000.

4.—Number of shares, and nominal value of each share?
£. 24,000 shares, of 25 *l.* each.

5.—Number of shares issued?
Nineteen thousand six hundred and thirty.

6.—Amount of paid-up capital?
£. 49,075.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
May 2d to 7th, first call, of 2 *l.* 10 *s.* per share.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
Twenty.

9.—Rate of declared dividend?
None has been yet declared.

10.—Variations in rate of dividend, and date of such variations?
See answer to the preceding question.

11.—Date of deed of settlement, and number of persons who have signed such deed?
The deed is before counsel, and will not be ready for a few weeks.

12.—Copy of deed of settlement; when it has been printed and published?
See answer to the preceding question.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
See answer to the question No. 1.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
Four thousand three hundred and seventy shares are retained by the directors, to be granted to such parties as engage to open accounts with the bank.

15.—Places at which promissory notes and bank post-bills are made payable?
It is not the intention of the Company to issue promissory notes, nor have the directors yet issued any post-bills.

16.—At what date or sight bank post-bills are issued?
See answer to the preceding question.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
See answer to question No. 1.

18.—Variations in such rate, and date of such variations?
See answer to the preceding question.

19.—Date to which the account is made up?
28th May 1836.

No. 24.—YORK UNION BANKING COMPANY.

No. 24. York Union Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—York Union Banking Company; 1st May 1833.

2.—Number and situation of branches, and distance of each from central bank?
Four branches; viz. Driffield, 28 miles; Burlington, 36 miles; Thirsk, 22 miles; Malton, 18 miles from York.

3.—Amount of nominal capital?
£. 700,000.

4.—Number of shares, and nominal value of each share?
Seven thousand, at 100 *l.* each.

5.—Number of shares issued?
Five thousand seven hundred and forty-five.

6.—Amount of paid-up capital?
£. 57,450.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
10 *s.* per share March 1833; 4 *l.* 10 *s.* ditto May 1833; 5 *l.* ditto January 1834.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate

No. 24. York Union Banking Company.

9.—Rate of declared dividend?
Eight per cent.

10.—Variations in rate of dividend, and date of such variations?
Seven per cent. for 1834; eight per cent. for 1835.

11.—Date of deed of settlement, and number of persons who have signed such deed?
1st May 1833; 260.

12.—Copy of deed of settlement; when it has been printed and published?
Copy of deed sent herewith.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
Report, stating the balance of profit and loss, being the amount of profit, deducting the current expenses and bad debts therefrom, which account is audited by the board of directors, and examined and signed by the two managing directors.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, or as security for advances, or in its own right?
No shares held by the bank in trust, but occasionally advances are made to the proprietors for short periods, on security of their shares; 1,255 reserved shares on hand, to be issued to persons who may wish to do business with the bank.

15.—Places at which promissory notes and bank post-bills are made payable?
Promissory notes at York, Driffield, Burlington, Thirsk and Malton, and at Williams, Deacon & Co., London; bank post-bills payable at Williams & Co., London.

16.—At what date or sight bank post-bills are issued?
At sight, and seven days after sight.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
Two-and-a-half per cent. on running deposits; two per cent. on accounts current.

18.—Variations in such rate, and date of such variations?
Three per cent. on deposits to remain certain for 12 months, but if such deposits be withdrawn within that time, then 2 per cent. only is given.

19.—Date to which the account is made up?
31st December 1835.

York Union Banking Company,
B. T. Wilkinson, Manager.

No. 25.—WOLVERHAMPTON AND STAFFORDSHIRE JOINT-STOCK BANKING COMPANY.

No. 25. Wolverhampton and Staffordshire Joint-Stock Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—Wolverhampton and Staffordshire Joint-Stock Banking Company; 2d January 1832.

2.—Number and situation of branches, and distance of each from central bank?
No branches.

3.—Amount of nominal capital?
£. 500,000.

4.—Number of shares, and nominal value of each share?
Ten thousand shares, 50 *l.* each.

5.—Number of shares issued?
All issued.

6.—Amount of paid-up capital?
£. 50,000.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
£. 5. at one call, on the 2d January 1832; 50,000 *l.*

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
The first yearly dividend for 1832, 5 per cent.; yearly dividends for 1833, 1834, 1835, each 6 per cent.

10.—Variations in rate of dividend, and date of such variations?
Five per cent. for the year ending 31st December 1832; 6 per cent. per annum for the years 1833, 1834, 1835.

11.—Date of deed of settlement and number of persons who have signed such deed?
9th December 1831; signed by 287 persons.

12.—Copy of deed of settlement; when it has been printed and published?
Copy of deed of settlement sent herewith.

No. 25. Wolverhampton and Staffordshire Joint-Stock Banking Company.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

Copy of the last report sent herewith. These reports are prepared and examined by the board of directors, and are submitted by them to the proprietors at the general annual meeting, held on the first Monday in February; and by clause 31 of the deed of settlement the accounts may be examined by two auditors appointed by the general meeting.

14.—Statement whether the bank holds any and what amount of its own shares or ock, either in trust, as security for advances, or in its own right?

The banking company holds no shares in its own right, but by clause 66 in the deed of settlement, the shares of each proprietor are liable for any amount they may owe the Company in their current accounts.

15.—Places at which promissory notes and bank post-bills are made payable?

Re-issuable notes at Wolverhampton and at Messrs. Williams, Deacon & Co., London; post-bills at Williams, Deacon & Co. only.

16.—At what date or sight bank post-bills are issued?

At all dates allowed by law; viz., not exceeding seven days' sight or 21 days' date, under the Stamp Composition Act, and at not exceeding two months' date or 60 days' sight on stamps.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

Not exceeding 3 per cent.

18.—Variations in such rate, and date of such variations?

No variation.

19.—Date to which the account is made up?

26th May 1836.

No. 26.—LIVERPOOL UNION BANK.

No. 26. Liverpool Union Bank.

Question 1.—NAME of the joint stock-bank, and date of commencing business?

Answer.—The Liverpool Union Bank; business commenced in May 1835.

2.—Number and situation of branches, and distance of each from central bank?

Has no branches.

3.—Amount of nominal capital?

£. 600,000, with power to increase to 1,000,000 *l.* (*See* deed of settlement, clause 2.)

4.—Number of shares, and nominal value of each share?

Thirty thousand shares, of 20 *l.* each.

5.—Number of shares issued?

Seventeen thousand one hundred and seventy-five.

6.—Amount of paid-up capital?

£. 171,750.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

1st May 1835, called up	- -	£. 5 per share.
1st July 1835 - - - -	5	-
Together - -	£. 10	per share.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

None.

9.—Rate of declared dividend?

No dividend made.

10.—Variations in rate of dividend, and date of such variations?

None.

11.—Date of deed of settlement, and number of persons who have signed such deed?

1st May 1835; number of individuals by whom signed, 235.

12.—Copy of deed of settlement; when it has been printed and published?

Herewith transmitted.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared.

Sent herewith. The reports and accounts laid before the proprietors are carefully collated from the books of the company, by the manager, sub-manager and accountants, then audited by two of the directors, and afterwards submitted to the revision of the whole board.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

None. According to the deed of settlement (clause 58), the bank has a lien on the shares of

No. 26. Liverpool Union Bank.

of the proprietors who may be indebted to the company; but if the question is framed with a view to ascertain the amount advanced by the bank to their customers, being shareholders on security of stock hypothecated as above, the answer will then be, to 46 individuals, holding 4,950 shares, 38,620 *l.*; being an average of about 8 *l.* per share of 10 *l.* paid.

15.—Places at which promissory notes and bank post-bills are made payable?
None.

16.—At what date or sight bank post-bills are issued?
Do not issue bank post-bills.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
Three-and-a-half per cent. per annum allowed on balance of current accounts; 2 ½ per cent. on deposits.

18.—Variations in such rate, and date of such variations?
None.

19.—Date to which the account is made up?
31st December 1835.

James Baird, Sub-Manager.

No. 27.—CHELTENHAM AND GLOUCESTERSHIRE BANK.

No. 27. Cheltenham and Gloucestershire Bank.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—Cheltenham and Gloucestershire Bank.

2.—Number and situation of branches, and distance of each from central bank?
No branch has been established.

3.—Amount of nominal capital?
£. 500,000.

4.—Number of shares, and nominal value of each share?
Ten thousand, of 50 *l.* each.

5.—Number of shares issued?
Three thousand; and daily increasing.

6.—Amount of paid-up capital?
£. 15,000; and daily increasing.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
Only one call has been made.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?

10.—Variations in rate of dividend, and date of such variations?

11.—Date of deed of settlement, and number of persons who have signed such deed?
9th May 1836; 116 persons.

12.—Copy of deed of settlement, when it has been printed and published?
The deed has not yet been printed.

No. 28.—THE HALIFAX JOINT-STOCK BANKING COMPANY.

No. 28. Halifax Joint-Stock Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—The Halifax Joint-Stock Banking Company; 25 November 1829.

2.—Number and situation of branches, and distance of each from central bank?
Has not any branch, disapproving of the system of branches.

3.—Amount of nominal capital?
£. 500,000.

4.—Number of shares, and nominal value of each share?
Five thousand shares of 100 *l.* each

5.—Number of shares issued?
Three thousand nine hundred and twenty-five shares, issued at 31st December 1835.

6.—Amount of paid-up capital?
£. 39,225.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
£. 5 per share, 12 Nov. 1829, is 19,625 *l.*; 5 *l.* per share, 16 January 1834, is 19,600 *l.*

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
Nil.

No. 28. Halifax Joint-Stock Banking Company.

9.—Rate of declared dividend?—10.—Variations in rate of dividend, and date of such variations?

Dividend payable 14 February 1831, 6 *l.* per cent.
— 16 — 1832, 12 *l.* 10 *s.* per cent.
— 23 — 1833, 16 *l.* per cent.
— 22 — 1834, 16 *l.* per cent.
— 28 — 1835, 12 *l.* 10 *s.* per cent.
— 27 — 1836, 12 *l.* 10 *s.* per cent.

11.—Date of deed of settlement, and number of persons who have signed such deed?

25th November 1829; signed by 186 individuals.

12.—Copy of deed of settlement; when it has been printed and published?

Printed copy sent herewith; published in March 1831.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

Copy of last annual report sent herewith. Accounts are made up under the superintendence and direction of the manager, and subsequently examined and audited by a committee of shareholders, chosen for the purpose.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

The unappropriated shares, in number 1,075, are held by the bank in trust for the general benefit of the shareholders at large.

15.—Places at which promissory notes and bank post-bills are made payable?

At Halifax, and in London at Messrs. Jones, Loyd & Co.

16.—At what date or sight bank post-bills are issued?

At seven days' sight.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?—18.—Variations in such rate, and date of such variations?

Three per cent. per annum is the rate which has been uniformly paid on permanent deposits. On fluctuating balances the rate varies according to the nature of the account, from 3 to 4 per cent.

19.—Date to which the account is made up?

31st December 1835.

Halifax, 28 May 1836. *John Caw*, Manager.

No. 29.—HUDDERSFIELD BANKING COMPANY.

No. 29. Huddersfield Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?

Answer.—Huddersfield Banking Company; commenced business 1st June 1827.

2.—Number and situation of branches, and distance of each from central bank?

No branch banks. This company has two agencies; one at Holmfirth, about five miles from Huddersfield, and the other at Brighouse, about four miles from Huddersfield: these are for the convenience of parties resident there, who keep their accounts at Huddersfield. No accounts are kept at these agencies, but everything is sent to Huddersfield. Holmfirth agency commenced 2d October 1834; Brighouse agency, 2d March 1836.

3.—Amount of nominal capital?

£. 700,000.

4.—Number of shares, and nominal value of each share?

Seven thousand shares, of 100 *l.* each.

5.—Number of shares issued?

Six thousand five hundred.

6.—Amount of paid-up capital?

£. 65,000, or 10 *l.* paid up on each share.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

Paid on each share, 1st June 1827 - - - - £.	10	– –
Ditto - - 8th August 1827 - - - -	5	– –
Ditto - - 29th January 1828 - - - -	5	– –
Paid up on each share - - - £.	20	– –
Repaid back to shareholders,		
On 27th August 1834 - - per share £. 3	– –	
24th – – 1835 - - – 7	– –	
	10	– –
£.	10	– –

Leaving

No. 29. Huddersfield Banking Company.

Leaving 10 *l.* paid up on each share. This bank consisted originally of 5,000 shares of 100 *l.* each; 20 *l.* on all the 5,000 shares was paid up of the dates above stated, making 100,000 *l.* paid-up capital: 2,000 new shares were created by supplementary deed, dated 27th August 1833; 1,500 of these have been allotted, making in all 6,500 shares issued.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

About 20, forfeited in June 1827; but no particular account kept of them. No instalments were paid up on these shares.

9.—Rate of declared dividend?

No dividend made for the first year, but the profit carried to form a surplus fund. Dividends paid the shareholders:

August	1829,	six	per cent.	per	annum	on £. 100,000	- £.	6,000	– –
–	1830,	five	–	-	–	- 100,000	-	5,000	– –
–	1831,	six	–	-	–	- 100,000	-	6,000	– –
–	1832,	six	–	-	–	- 100,000	-	6,000	– –
–	1833,	19	–	-	–	- 100,000	-	*19,000	– –
–	1834,	six	–	-	–	- 123,660	-	7,419	12 –
–	1835,	8 ¾	–	-	–	- 106,386	-	9,308	15 6

* This dividend included 13,000 *l.*, amount of the reserved surplus fund, which was ordered to be divided among the old shareholders previous to the admission of new shareholders, by the supplementary deed, 27th August 1833.

10.—Variations in rate of dividend, and date of such variations?

The above list of dividends explains this.

11.—Date of deed of settlement, and number of persons who have signed such deed?

June 1, 1827, date of deed of settlement; signed by 360 shareholders. August 27, 1833, date of supplementary deed, signed by 376 shareholders.

12.—Copy of deed of settlement; when it has been printed and published?

Deed of settlement printed in 1827; supplementary deed of settlement printed in 1833.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

Copies of report, 29th July 1835, herewith sent. A balance account is made up half-yearly by the accountant and manager, in which every individual account is particularly specified, and the directors appoint one or two of their number to compare this balance account with the bank ledgers, &c. The reports to the shareholders are grounded on this balance account, and under the responsibility of the directors are the reports made to the shareholders; but it is only considered necessary by the directors of this bank to state in their reports the amount of the profits for the year, after deductions of bad debts, &c., the amount of the proposed dividend, and the amount of the reserved surplus fund.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

The bank holds 180 of its own shares, which it purchased at several sales. The bank holds no shares in trust. If a shareholder of the bank be one of its customers in the way of business, the law and the deed of settlement gives the bank a lien on any shares he may hold in the bank; but no shareholder in this bank has any right to claim any advance from it upon his shares, and the directors treat him in every respect in the same manner as they treat any other customer of the bank, who may offer them security for any credit he may want in the course of his business.

15.—Places at which promissory notes or bank post-bills are made payable?

Promissory notes are payable in Huddersfield, and at Messrs. Smith, Payne & Smiths, London. Post-bills are drawn at seven days after date on Messrs. Smith, Payne & Smiths, London.

16.—At what date or sight bank post-bills are issued?

At seven days' date.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

Three per cent. interest paid on deposits; on current accounts the rule is to charge and allow four per cent., charging one-fourth per cent. commission on debit side of account.

18.—Variations in such rate, and date of such variations?

Have fluctuated from 2 ½ to 3 per cent.

19.—Date to which the account is made up?

31st December 1835.

No. 30.—SADDLEWORTH BANKING COMPANY.

No. 30. Saddleworth Banking Company.

Question 1.—Name of the joint-stock bank, and date of commencing business?

Answer.—Saddleworth Banking Company; converted from a private bank (established in 1806) March 1, 1833.

2.—Number and situation of branches, and distance of each from central bank?

Two branches (previously occupied by the private bank of Buckleys & Co.), one at Ashton-under-Lyne, distant seven miles, the other at Oldham, distant four miles from the head office at Dobcross.

No. 30. Saddleworth Banking Company.

3.—Amount of nominal capital?
£. 300,000.

4.—Number of shares, and nominal value of each share?
Six thousand, of 50 *l.* each.

5.—Number of shares issued?
Five thousand nine hundred and thirty.

6.—Amount of paid-up capital?
£. 29,650. By the conditions upon which the banking company was established, the proprietors of the private bank of Buckleys & Co. were to be allowed time to withdraw and invest their capital before any further calls should be made upon the shareholders of the banking company.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
Only one call of 5 *l.* per share, payable May 1st, 1833, and all paid.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
For half year ending 30th June 1835, five per cent., being after the rate of 10 per cent. per annum.

10.—Variations in rate of dividend, and date of such variations?
First dividend made, 7 ½ per cent. per annum; in 1835, the rate altered to 10 per cent. per annum.

11.—Date of deed of settlement, and number of persons who have signed such deed?
Deed dated 9th September 1833; executed by 124 proprietors.

12.—Copy of deed of settlement; when it has been printed and published?
Sent herewith.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
The reports merely consist of a statement of facts corresponding with the balance-sheet produced at the annual meeting for the inspection of the shareholders. The books and accounts are kept upon the Scotch plan, made up and examined by the directors monthly, as well as half yearly, who are responsible to the shareholders for their correctness.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
No shareholder has any claim for an advance in consequence of being a partner in the concern; but the bank has a lien, in case of need, upon the shares of every proprietor, in conformity with the deed of settlement, s. 11. The bank holds 30 of its own shares.

15. Places at which promissory notes and bank post-bills are made payable?
The notes of the bank are paid at all its establishments, and at Messrs. Glyn & Co., bankers, London.

16.—At what date or sight bank post-bills are issued?
No bank post-bills are issued.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
On deposits 2 ½ per cent. or 3 per cent, subject to a commission of ¼ per cent. on withdrawal. On current accounts, 4 per cent.

18.—Variations in such rate, and date of such variations?
None.

19.—Date to which the account is made up?
31st December 1835.

No. 31.—LINCOLN AND LINDSEY BANKING COMPANY.

No. 31. Lincoln and Lindsey Banking Company.

Question. 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—The Lincoln and Lindsey Banking Company; commenced business 14th August 1833.

2.—Number and situation of branches, and distance of each from central bank?
Branches: at Louth, 27 miles; at Gainsboro', 21 miles. Agencies: at Brigg, 24 miles; Horncastle, 21 miles; Market Rasen, 16 miles; Alford, 40 miles. We also give attendance on market and fair days, at Caistor, 26 miles; Spilsby, 36 miles; and Sleaford, 17 miles. The above places are all situate in the north division of this county, with the exception of Sleaford, which is situate in the south division.

3.—Amount of nominal capital?
£. 250,000.

4.—Number of shares, and nominal value of each share?
One thousand two hundred and fifty shares, of 200 *l.* each.

5.—Number

631

No. 31. Lincoln and Lindsey Banking Company.

5.—Number of shares issued?
One thousand shares.

6.—Amount of paid-up capital?
£. 20,000.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
First instalment of 10 *l.* per share paid up 15th June 1833, second instalment of 10 *l.* per share paid up 17th September 1833.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
Six per cent.

10.—Variations in rate of dividend, and date of such variations?
None.

11.—Date of deed of settlement, and number of persons who have signed such deed?
12th August 1833; 248 persons signed the deed.

12.—Copy of deed of settlement; when it has been printed and published?
Copy sent herewith.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
Copy of report and general balance sent herewith; the accounts are examined and audited weekly by the board of directors, and the report is also prepared under the responsibility of the board of directors.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
The shares of the customers of the bank are held liable for any advances which may at any time be made on their account, (*see* clause 15, deed of settlement.)

15.—Places at which promissory notes and bank post-bills are made payable?
Lincoln; and Prescott, Grote & Co., London.
Louth; and - - ditto - - ditto.
Gainsboro'; and - ditto - - ditto.

16.—At what date or sight bank post-bills are issued?
No bank post-bills are issued, but drafts are drawn at any date not exceeding two months.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
Two per cent., both on deposits and balances of account.

18.—Variations in such rate, and date of such variations?
None.

19.—Date to which the account is made up?
31st December 1835.

No. 32.—STOURBRIDGE AND KIDDERMINSTER BANK.

No. 32. Stourbridge and Kidderminster Bank.

Question 1.—Name of the joint-stock bank, and date of commencing business?
Answer.—Stourbridge and Kidderminster Bank; commenced business at Stourbridge 10 April 1834, and at Kidderminster 30 June 1834.

2.—Number and situation of branches, and distance of each from central bank?
Two branches and four agencies: 1. A branch at Kidderminster, seven miles from Stourbridge; 2. A branch at Stratford-on-Avon, 30 miles from Stourbridge, founded upon the business of the old bank at that place, which had been established about 22 years. Four agencies, all connected with the bank at Stratford: 1. Henley-in-Arden, eight miles from Stratford; 2. Shipston-on-Stour, 10 miles from Stratford, six from Moreton, and 11 from Chipping-Norton; 3. Moreton-in-Marsh, 16 miles from Stratford, six from Shipston, and eight from Chipping-Norton; 4. Chipping-Norton, 21 miles from Stratford, 11 from Shipston, and eight from Moreton. Attendance is given for about two hours every Tuesday: 1. At Bromsgrove, 10 miles from Stourbridge, 20 from Stratford; 2. Redditch, 15 miles from Stourbridge, 15 from Stratford; 3. Alcester, 22 miles from Stourbridge, eight from Stratford; places all in the direct line between Stourbridge and Stratford; but we have no establishment or paid agent at any of them.

3.—Amount of nominal capital?
£. 250,000.

4.—Number of shares, and nominal value of each share?
Ten thousand shares, of 25 *l.* each.

5.—Number of shares issued?
Nine thousand.

6.—Amount of paid-up capital?
£. 45,000 *l.*

No. 32. Stourbridge and Kidderminster Bank.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

One instalment of 5 *l.* called when the shares were issued.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

None forfeited.

9.—Rate of declared dividend?

Six per cent. per annum.

10.—Variations in rate of dividend, and date of such variations?

No variations, only one dividend having been declared.

11.—Date of deed of settlement, and number of persons who have signed such deed?

25 March 1834; enrolled in the High Court of Chancery, 11 February 1835, and signed by 267 persons.

12.—Copy of deed of settlement; when it has been printed and published?

Copy sent herewith.

13.—Copies of the last reports and accounts laid before the proprietors; a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared.

Copy of report sent herewith. The accounts are made up on the responsibility of the accountant and manager, and are examined and audited by the directors, at a special meeting for this purpose. Proprietors, at a general meeting, are fully authorized by the 84th clause of the deed of settlement to appoint two persons, being proprietors of 50 shares each, to examine and report on the affairs of the company, with power to call for all books, writings and documents of the company; and, in addition to the manager, accountant, clerks, &c., to employ, at the expense of the company, such clerks and assistants as may be necessary to aid them in making their audit and report.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

The bank does not hold any of its own shares in trust, as security for advances, or in its own right; but the directors have, by the 91st clause of the deed of settlement, a general lien on the shares of each proprietor who may be indebted to the company, with power of forfeiture.

15.—Places at which promissory notes and bank post-bills are made payable?

Promissory notes are payable at Stourbridge, Kidderminster, and Stratford-on-Avon; also in London, at Messrs. Smith, Payne & Smiths. Post-bills are payable only in London.

16.—At what date or sight bank post-bills are issued?

At any date not exceeding 21 days, or seven days' sight, at the option of the customer.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

The rate of interest on deposits and balances of account varies from 2 to 3 per cent., depending upon the amount, the time it will remain in our hands, &c.

18.—Variations in such rate, and date of such variations?

No variation.

19.—Date to which the account is made up?

Saturday evening, 21 May 1836.

No. 33. Gloucestershire Banking Company.

No. 33.—GLOUCESTERSHIRE BANKING COMPANY.

Question 1.—NAME of the joint-stock bank, and date of commencing business?

Answer.—Gloucestershire Banking Company; 2d July 1831.

2.—Number and situation of branches, and distance of each from central bank?

Four, viz: Tewkesbury, 10 miles; Cheltenham, eight miles; Stroud, eight miles; Evesham, 25 miles.

3.—Amount of nominal capital?

Five hundred thousand pounds.

4.—Number of shares, and nominal value of each share?

Ten thousand of 50 *l.* each.

5.—Number of shares issued?

Ten thousand (being the whole).

6.—Amount of paid-up capital?

£. 100,000; of which 75,000 *l.* is already received, and the final payment of 25,000 *l.* will be made next month (as stated below, No. 7.)

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

July 2, 1831, 5 *l.* per share; January 20, 1836, 2 *l.* 10 *s.*; July 20, 1836, 2 *l.* 10 *s.*

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

None.

9.—Rate

9.—Rate of declared dividend?

No. 33. Gloucestershire Banking Company.

Six per cent. for the year ending 1st July 1832; 10 per cent. for the years ending 1833, 1834 and 1835.

10.—Variations in rate of dividend, and date of such variations?

An increase for the year ending 1st July 1833, of 4 per cent., and following years (as above); no other variation.

11.—Date of deed of settlement, and number of persons who have signed such deed?

July 2, 1831; signed by all the original subscribers, in number amounting to upwards of 300.

12.—Copy of deed of settlement, when it has been printed and published?

At the opening of the bank, 1st July 1831.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

Copies of reports and accounts inclosed. The accounts are prepared by the manager, and examined and audited by three of the directors, specially appointed by the board, who go through the whole of the accounts, and see that they are correctly taken from the books, and who, with the manager, are responsible for the reports.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust as security for advances, or in its own right?

None.

15.—Places at which promissory notes and bank post-bills are made payable?

Jones, Loyd & Co., and Williams, Deacon & Co., bankers, London; bank post-bills in London only; and promissory notes in London, and at the towns where the same are respectively issued.

16.—At what date or sight bank post-bills are issued?

At seven days' sight and under; at 21 days' date and under.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

Two-and-a-half per cent. on deposits, and no interest allowed on running accounts, excepting by special agreement.

18.—Variations in such rate, and date of such variations?

Very little, if any variation.

19.—Date to which the accounts are made up?

December 31, 1835.

Wm. Russell Skey, Manager.

No. 34.—EAST OF ENGLAND BANK.

No. 34. East of England Bank.

Question 1.—NAME of the joint-stock bank, and date of commencing business?

Answer.—East of England Bank; commenced business 29th February 1836.

2.—Number and situation of branches, and distance of each from central bank?

Great Yarmouth, 21 miles, with three sub-agencies; Ipswich, 43 miles, with three sub-agencies; Swaffham, 27 miles; Bury St. Edmunds, 42 miles; and six agencies connected with central office.

3.—Amount of nominal capital?

£. 1,000,000 sterling, with power to increase the same.

4.—Number of shares, and nominal value of each share?

Fifty thousand shares, of 20 *l.* each.

5.—Number of shares issued?

Fifteen thousand eight hundred and seventy-eight.

6.—Amount of paid-up capital?

£. 75,752. 10*s.*

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

First call of 2*l.* 10*s.* per share, due 22d January; amount paid up, 38,290 *l.* Second ditto, 2*l.* 10*s.*, 21 March; 37,462*l.* 10*s.* Third ditto, 2*l.* 10*s.*, 10th September.

N. B. It is calculated, at the present rate of progression, that within the current year the shares allotted will amount to 20,000, and the paid-up capital to 200,000*l.*; but both can be augmented, as the business may require.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

Nil.

9.—Rate of declared dividend?

Nil.

10.—Variations in rate of dividend, and date of such variations?

Nil.

11.—Date of deed of settlement, and number of persons who have signed such deed?

12th of May 1836; has just been put under signature, and has received 79 names; the present number of proprietors 692; and they are required to sign by the 1st of August next.

12.—Copy of deed of settlement, when it has been printed and published?

The deed is now in the press, and a copy will be forwarded in a few days.

 13.—Copies

No. 34. East of England Bank.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

Reports and accounts are to be prepared under the responsibility of the general board of directors, and submitted annually to general meeting of proprietors, to be held in Norwich on the first Wednesday in June, and which meetings are empowered to appoint auditors.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

Company has a lien upon all its shares, but does not make advances, except for useful business.

15.—Places at which promissory notes and bank post-bills are made payable?

Promissory notes are made payable at Norwich, Ipswich, Great Yarmouth, and Bury St. Edmunds, and all of them at the London agents; post-bills not used.

16.—At what date or sight bank post-bills are issued?

Nil.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

£. 2. per cent. per annum on deposits and balances of account.

18.—Variations on such rate, and date of such variations?

Nil.

19.—Date to which the account is made up?

21st of May 1836.

W. Cargill, General Manager.

East of England Bank, Norwich.

No. 35.—YORKSHIRE DISTRICT BANK.

No. 35. Yorkshire District Bank.

Question 1.—NAME of the joint-stock bank, and date of commencing business?

Answer.—Yorkshire District Bank; 1st August 1834.

2.—Number and situation of branches, and distance of each from central bank?

Head office at Leeds, and 18 branches, as follows: York, 24 miles from Leeds; Bradford 10 ditto; Hull, 54 ditto; Pontefract, 13 ditto; Sheffield, 33 ditto; Knaresborough, 18 ditto; Halifax, 18 ditto; Ripon, 27 ditto; Doncaster, 28 ditto; Huddersfield, 16 ditto; Selby, 20 ditto; Beverley, 52 ditto; Thirsk, 37 ditto; Dewsbury, eight ditto; Malton, 43 ditto; Barnsley, 19 ditto; Pocklington, 36 ditto; Richmond, 52 ditto. The average being 28 miles, and all of them within the county of York.

3.—Amount of nominal capital?

£. 1,000,000.

4.—Number of shares, and nominal value of each share?

Fifty thousand, at 20 *l.* each, with power under certain provisions to increase the number to 100,000.

5.—Number of shares issued?

Thirty-one thousand two hundred and eleven.

6.—Amount of paid-up capital?

£. 311,110.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

			£.	s.	d.
1834:	Aug. 1.	2*l.* 10*s.* - - -	78,027	10	–
–	Sept. 16.	2*l.* 10*s.* - - -	78,027	10	–
1835:	Feb. 18.	5*l.* - - -	155,055	–	–
			£. 311,110	–	–

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

None.

9.—Rate of declared dividend?

Five per cent.

10.—Variations in rate of dividend, and date of such variations?

Only one dividend, as above, has yet been declared.

11.—Date of deed of settlement, and number of persons who have signed such deed?

1st August 1834; 665.

12.—Copy of deed of settlement, when it has been printed and published?

Copy sent herewith.

13.—Copies of the last reports and accounts laid before the proprietors; a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

Copies sent. Auditors are appointed in terms of the 71st clause of the deed of settlement, which is as follows: "71. That at every general meeting of the proprietors of the said bank,

to

No. 35. Yorkshire District Bank.

to be held on the first Friday in February in each year, they shall appoint three of the proprietors (none of them being a general or local director of the said bank, and each of them being a proprietor of 50 shares therein at the fewest) as auditors, to examine the accounts of the general board of directors of the said copartnership, to be produced to the general meetings of the proprietors, directed to be held on every first Friday in August, and to sign such accounts, if found correct, and not to report thereon to the general meetings unless the accounts be found incorrect; which auditors are hereby empowered to require the production of all books, vouchers, writings and documents concerning the same accounts, and to call in the aid of the general and other managers, accountants, clerks and officers of the said copartnership; and every of such auditors shall, previous to entering upon the investigation of the matters committed to their care, subscribe a declaration, engaging to observe secrecy in respect to the state of the accounts of individuals with the bank."

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust as security for advances, or in its own right?

The bank holds no shares as special security; but they have a lien on the shares of all the proprietors who may transact business with them, in terms of the 9th clause of the deed of settlement, which is as follows: "That the said copartnership bank shall have a lien upon, and shall be entitled to retain and appropriate the whole value of the shares and interest of any proprietor therein for the time being, for or in or towards the payment and liquidation of any debt or liability, debts or liabilities, due from or entered into by such proprietor, to or with the said copartnership bank, whether such debt or liability, debts or liabilities, be several, and due and liable from or by such proprietor solely, or joint and due, and liable from or by him or her, along and together with any partner or partners in trade, of any such proprietor for the time being, or together and along with any other person or persons, as surety or guarantee, sureties or guarantees, or otherwise howsoever; and that each and every of the proprietors of the said copartnership bank doth hereby authorize and empower the general board of directors thereof for the time being to retain his and her own particular shares and interests and profits therein, in security for the debts and engagements of the copartnership, as well as for his and her respective several or joint debts and liabilities thereto, as hereinbefore mentioned, and when necessary for any or either of the said purposes, to sell and dispose of such shares, interests and profits as hereinafter directed as to shares forfeited to or purchased by them; and in general security for the performance and observance of each and every proprietor's part of the conditions and stipulations of this copartnership, the said shares, interests and profits are hereby assigned and conveyed to, and declared to be vested in the said general board of directors accordingly." There are 18,789 shares still unappropriated, which could be given off at once, but are reserved to secure eligible and useful copartners.

15.—Places at which promissory notes and bank post-bills are made payable?

Notes are payable at Leeds, and all the branches, as enumerated at No. 2, and at the office of Messrs. Williams, Deacon & Co., bankers, London. There are no post-bills.

16.—At what date or sight bank post-bills are issued?

None.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

The rates allowed are the same as those given by the bankers at our various establishments, but the average rate of deposits may be stated at 2 ½ per cent.; ditto, current accounts, 3 per cent.

18.—Variations in such rate, and date of such variations?

None.

19.—Date to which the account is made up?

21st May 1836, the date of the circular of the Chancellor of the Exchequer.

By order of the General Board of Directors,

Yorkshire District Bank,
Leeds, 8 June 1836.

James Scarth, General Manager

No. 36.—NORTH WILTS BANKING COMPANY.

No. 36. North Wilts Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?

Answer.—North Wilts Banking Company; 9th November 1835.

2.—Number and situation of branches, and distance of each from central bank?

Eleven; distance from central bank respectively, 28, 24, 21, 17, 16, 8, 7, 7, 5, 5, 5.

3.—Amount of nominal capital?

£.250,000.

4.—Number of shares, and nominal value of each share?

Ten thousand, at 25*l.*

5.—Number of shares issued?

Seven thousand three hundred and eighty-five.

 6.—Amount

No. 36. North Wilts Banking Company.

6.—Amount of paid-up capital?
£. 36,925.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
November 1835; one calling of 5*l.*; all paid up.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
None.

10.—Variations in rate of dividend, and date of such variations?
None.

11.—Date of deed of settlement, and number of persons who have signed such deed?
31st October 1835; 157.

12.—Copy of deed of settlement, when it has been printed and published?
Sent.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
One hundred and fifty held on security; 75 in own right.

15.—Places at which promissory notes and bank post-bills are made payable?
Melksham, Devizes and London.

16.—At what date or sight bank post-bills are issued?
Seven days' sight to 21 days' date.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
£.2. 10*s.* on deposit; nothing on account current.

18.—Variations in such rate, and date of such variations?
None.

19.—Date to which the account is made up?
31st May 1836.

Of 240 shareholders, 227 are resident in Wilts, most of them known to be persons of good property, and many of them of large fortunes.
The directors all reside in Wilts, and act gratuitously.

No. 37.—LEEDS AND WEST RIDING BANKING COMPANY.

No. 37. Leeds and West Riding Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—Leeds and West Riding Banking Company; commenced business 27th October 1835.

2.—Number and situation of branches, and distance of each from central bank?
Three branches; viz. Harrogate, 15 miles from head office; Heckmondwike, 10 ditto; Pudsey, 7 ditto.

3.—Amount of nominal capital?
£.400,000.

4.—Number of shares, and nominal value of each share?
Twenty thousand shares, of 20*l.* each.

5.—Number of shares issued?
Nine thousand.

6.—Amount of paid-up capital?
£.45,000.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
One call 21 days from the time of allotment, the period of allotting shares still being open.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9. Rate of declared dividend?
None, not having been in existence one year.

10.—Variations

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10.—Variations in rate of dividend, and date of such variations?
None, not having been in existence one year.

No. 37. Leeds and West Riding Banking Company.

11.—Date of deed of settlement, and number of persons who have signed such deed?
Deed dated 27th January 1836; signed by 147 persons. The deed has not yet been sent round for signature, it is therefore fair to surmise that it would have been more numerously signed, as there is no objection to it, there not being a clause in it which has given rise to discussion or objection.

12.—Copy of deed of settlement, when it has been printed and published?
Is in the printer's hand, and nearly finished.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
The balance-sheet will be laid before the proprietors, called together by public notice; the report is prepared by the directors, or a committee from the directors, along with the manager of the Company.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
The bank holds none of its shares, either in its own right or for advances, yet, at the same time, the deed gives a lien on them to the bank in case it is required.

15.—Places at which promissory notes and bank post-bills are made payable?
Promissory notes payable at Leeds or London.

16.—At what date or sight bank post-bills are issued?
Bank post-bills are not issued by this Company.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
Three per cent. paid on deposits where the money is undisturbed for a period of not less than three months, but on balances of current accounts 2 per cent., as such balances fluctuate rapidly.

18.—Variations in such rate, and date of such variations?
None.

19.—Date to which the account is made up?
30th June and 31st December.

No. 38.—THE HAMPSHIRE BANKING COMPANY.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—The Hampshire Banking Company; 1st May 1834.

No. 38. The Hampshire Banking Company.

2.—Number and situation of branches, and distance of each from central bank?
One branch at Fareham, distant from the central bank at Southampton 12 miles; another at Romsey, distant seven miles, with an office at Stockbridge, distant 17 miles, which is open only on Thursdays, the day of holding Stockbridge market.

3.—Amount of nominal capital?
£.300,000.

4.—Number of shares, and nominal value of each share?
Six thousand shares, of 50*l.* each.

5.—Number of shares issued?
Four thousand eight hundred and thirty-four.

6.—Amount of paid-up capital?
£.24,170.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
On 1st May 1834 a call of 5*l.* per share was made.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
£.7. 10*s.* per cent.

10.—Variations in rate of dividend, and date of such variations?
None.

11.—Date of deed of settlement, and number of persons who have signed such deed?
2d July 1834; signed by 143 shareholders.

12.—Copy of deed of settlement, when it has been printed and published?
Sent herewith.

No. 38. The Hampshire Banking Company.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

Copies of the last report, and a statement of accounts laid before the proprietors, are sent herewith; the same were prepared by the manager and two confidential directors, then submitted to the audit and examination of a general board of directors, upon whose joint responsibility they were afterwards laid before the shareholders at the annual meeting, agreeably to the 48th clause of the deed of settlement.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

None.

15.—Places at which promissory notes and bank post-bills are made payable?

At Southampton, and at Messrs. Jones, Loyd & Co., London.

16.—At what date or sight bank post-bills are issued.

The Hampshire Banking Company usually draw on Jones, Loyd & Co. at 21 days after date, and sometimes at shorter periods, and even at sight, according to circumstances.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

Two-and-a-half per cent. is paid on deposits at interest for periods of not less than three months, but no interest is allowed on running accounts.

18.—Variations in such rate, and date of such variations?

None.

19.—Date to which the account is made up?

30th June 1835.

No. 39.—DEVON AND CORNWALL BANKING COMPANY.

No. 39. Devon and Cornwall Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?

Answer.—The original name was "The Plymouth and Devonport Banking Company." It commenced business January 1, 1832; the name was changed to the Devon and Cornwall Banking Company, October 18, 1833, in consequence of its having extended its branches beyond the limits originally contemplated.

2.—Number and situation of branches, and distance of each from central bank?

Plymouth head office and central bank, from which Devonport is two miles; Totness, 22; Dartmouth, 28; Liskeard, 18; St. Austell, 36; Kingsbridge, 18; Ashburton, 25; Newton, 30; Bromin, 30.

3.—Amount of nominal capital?

£. 300,000.

4.—Number of shares, and nominal value of each share?

Three thousand shares, of 100 *l.* each.

5.—Number of shares issued?

Two thousand and nineteen shares. *See* Note on next page.

6.—Amount of paid-up capital?

£. 40,380. *See* Note on next page.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

Deposit 2 *l.* on subscribing; first instalment 10 *l.*, before December 31, 1831; second instalment 8 *l.*, before June 30, 1832. No calls have since been made, sufficient capital having been received for transacting the business of the bank. *See* Note on next page.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

None.

9.—Rate of declared dividend?——10.—Variations in rate of dividend, and date of such variations?

A dividend of 5 per cent. on the paid-up capital was paid at the close of the first year, of 6 ¼ per cent. at the close of the second and third years, and of 7 ½ per cent. at the close of the fourth and last years. There was appropriated to the guarantee fund at the rate of about 4 per cent. on the paid-up capital at the close of the first and second years respectively, of about 6 per cent. at the close of the third year, and of 7 per cent. at the close of the fourth year, after making allowance for bad debts.

11.—Date of deed of settlement, and number of persons who have signed such deed?

The date of the deed of settlement is November 23d, 1832; it is signed by 135 persons, being all the proprietors except 10. During the year 1835 only one transfer of shares took place, and that of only five shares, although there were many applications for shares.

12.—Copy of deed of settlement, when it has been printed and published?

A copy of the deed of settlement accompanies this return.

13.—Copies

No. 39. Devon and Cornwall Banking Company.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

A copy of the last report laid before the proprietors accompanies this return. The audit and examination of the accounts is entrusted to two directors, and the reports are prepared under the responsibility of the whole board. The deed of settlement, s. 31, p. 24, provides, "That in case of dissatisfaction with the statement of the affairs of the company, every annual meeting may appoint two shareholders qualified as directors, as auditors to examine and report on the state of the accounts and affairs of the company; but this right has not been exercised, the proprietors having passed a unanimous resolution expressive of their entire satisfaction and confidence in the management of the bank.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

The bank does not hold any of its own shares or stock in trust as security for advances, except as it is provided in the deed of settlement, sec. 58. That the shares are held as a lien against all debts due from the shareholders to the bank on a current account; but no proprietor can claim to borrow on his shares, nor has money ever been lent on shares, except on account, and this in very few cases. The bank does not hold any shares in its own right, excepting such as have not been issued, and are consequently not reckoned as capital.

15.—Places at which promissory notes and bank post-bills are made payable?

Plymouth, Devonport, Kingsbridge, St. Austell, Totness; and are payable at the places from whence they are issued respectively.

16.—At what date or sight bank post-bills are issued?

No bank post-bills are issued, but bills of exchange are drawn on London at any date which may be required, in conformity with the provisions of the Composition Act, and sometimes on stamps.

17.—Rate of Interest paid by the bank, whether on deposits or balances of account?——18.—Variations in such rate, and date of such variations?

Three per cent. interest is paid on deposits, which rate has not varied since the establishment of the bank.

19.—Date to which the account is made up?

This account is made up to December 31, 1835.

Note.—Since the close of the last year the directors, in accordance with the intention expressed in their report, and in consequence of the extension of their branches, have issued 827 of the reserved shares, making to April 18, 1836, the total number of shares issued 2,846, the paid-up capital of which will be 56,920 *l.* The premium received on those shares is not applied to the credit of profit and loss, but is appropriated to the augmentation of the guarantee fund, which is consequently an addition to the capital of the bank.

For the Directors of the Devon and Cornwall Banking Company,

David Derry.

Plymouth, 30 May 1836.

Exeter, Collumpton and Tavistock have been added as branches to the bank.

No. 40.—BARNSLEY BANKING COMPANY.

No. 40. Barnsley Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?

Answer.—Barnsley Banking Company; commenced 13th February 1832.

2.—Number and situation of branches, and distance of each from central bank?

None.

3.—Amount of nominal capital?

£. 300,000.

4.—Number of shares, and nominal value of each share?

Three thousand, at 100 *l.* each.

5.—Number of shares issued?

Two thousand five hundred and fifteen.

6.—Amount of paid-up capital?

£. 25,150.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

11th January 1832, 5 *l.*; 13th February 1832, 5 *l.*

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

None.

No. 40. Barnsley Banking Company.

9.—Rate of declared dividend?——10.—Variations in rate of dividend, and date of such variations?

Seven-and-a-half per cent. from 13th February 1832 to 31st December 1833; 6 per cent. from 31st December 1833 to 31st December 1834; 6 ½ per cent. from 31st December 1834 to 31st December 1835.

11.—Date of deed of settlement, and number of persons who have signed such deed?

1st May 1832; signed by 129 shareholders.

12.—Copy of deed of settlement, when it has been printed and published?

Sent herewith.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

Copies of the last report and accounts accompany this return; the audit and examination of the accounts are subjected to a board of seven directors, who are responsible for their accuracy, after which a report and balance-sheet are prepared and presented to the body of proprietors at their general annual meeting. Please refer to clause No. 49, page 34, of the printed copy of the deed accompanying this.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

Five hundred shares were reserved by the directors to be disposed of as stated in clause No. 3, p. 3, of which 15 have been since disposed of to customers of the bank; the bank holds no other shares in its own right, or in trust, or as security for advances, except by the general lien clause, No. 33, p. 22.

15.—Places at which promissory notes and bank post-bills are made payable?

Do not draw bank post-bills; the promissory notes are payable at Barnsley only.

16.—At what date or sight bank post-bills are issued?

Not any are issued.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

Two per cent. on deposits from two to six months; 2 ½ per cent. on deposits if six months or upwards; 3 per cent. on accounts where commission is charged; 2 per cent. on accounts where no commission is charged.

18.—Variations in such rate, and date of such variations?

Interest on deposits of six months and upwards was allowed at 3 per cent. up to 31st March 1833, when it was reduced to 2 ½.

19.—Date to which the account is made up?

31st December 1835.

No. 41.—NORTHERN AND CENTRAL BANK OF ENGLAND.

No. 41. Northern and Central Bank of England.

Question 1.—NAME of the joint-stock bank, and date of commencing business?

Answer.—Northern and Central Bank of England; commenced business at the head-office in Manchester 17th March 1834.

2.—Number and situation of branches, and distance of each from central bank?

Branches have been established as follows: viz.

Town.	County.	Distance from Head Bank.	Town.	County.	Distance from Head Bank.
Bangor	Carnarvon	103 miles.	Macclesfield	Chester	18 miles.
Birmingham	Warwick	83 —	Nantwich	Ditto	40 —
Bolton	Lancaster	12 —	Michwich	Ditto	22 —
Bradford	York	35 —	Nottingham	Nottingham	80 —
Chester	Chester	38 —	Preston	Lancaster	32 —
Clitheroe	Lancaster	28 —	Shrewsbury	Shropshire	80 —
Colne	Ditto	23 —	St. Helen's	Lancaster	20 —
Denbigh	Denbigh	61 —	Sheffield	York	38 —
Halifax	York	27 —	Tamworth	Stafford	85 —
Keighley	Ditto	40 —	Whitchurch	Shropshire	58 —
Knutsford	Chester	15 —	Worcester	Worcester	110 —
Leeds	York	45 —	Wrexham	Denbigh	48 —
Liverpool	Lancaster	30 —			

SUB-BRANCHES.

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No. 41.
Northern and Central Bank of England.

SUB-BRANCHES.

Sub-Branch.	Branch.	Distance from Principal Branch.	Sub-Branch.	Branch.	Distance from Principal Branch.
Carnarvon -	Bangor - -	7 miles.	Grantham -	Nottingham -	24 miles.
Holywell - -	Chester - -	20 —	Bakewell -	Sheffield - -	16 —
Ruthin - -	Denbigh - -	7 —	Wem - -	Shrewsbury -	10 —
Cleckheaton -	Leeds - -	9 —	Wellington -		11 —
Wakefield (*discontinued*) -		10 —	Evesham -	Worcester -	15 —
			Leominster -		20 —
Ormskirk - -	Liverpool -	6 —	Mold - -	Wrexham -	8 —
Congleton - -	Macclesfield -	8 —	Oswestry -		10 —

N. B.—Reference is here made to the accompanying Plan. *Vide* Plan.

3.—Amount of nominal capital?

None.

4.—Number of shares, and nominal value of each share?

One hundred thousand shares, of 10 *l.* each.

5.—Number of shares issued?

Seventy-one thousand one hundred and eighty-six.

6.—Amount of paid-up capital?

£.711,860.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

20 January 1834, a call of - - - - -	£.2	10 *s.*	per share.
3 March — — - - - - -	2	10	—
22 October — — - - - - -	2	10	—
25 March 1835 — - - - - -	2	10	—
TOTAL - -	£.10	—	

Being the whole amount subscribed for.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

None.

9.—Rate of declared dividend?

£.7. per cent.

10.—Variations in rate of dividend, and date of such variations?

Only two dividends have as yet been declared; the first, being for the period from the commencement of business to 31st December 1834, was at the rate of 5 per cent. per annum: the second, being for the year 1835, was, as above-mentioned, at the rate of 7 per cent. per annum.

11.—Date of deed of settlement, and number of persons who have signed such deed?

The deed of settlement is dated 1st July 1834, and the number of persons who have signed the same is 1,265, who, by the existing law, are liable for the engagements of the Company to the utmost extent of their means; but it must be observed that, by clause No. 26 of the deed, should 25 per cent. of the capital at any time be lost, the Company will then stand *ipso facto* dissolved, the responsibility of the shareholders being thereby limited to that extent only.

12.—Copy of the deed of settlement, when it has been printed and published?

A printed copy of the deed of settlement is sent herewith.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

A copy of the last report laid before the proprietors is sent herewith. By clause No. 7 of the deed of settlement, the proprietors, at a general meeting, are empowered to appoint two of themselves as auditors to examine and report on the state of the accounts and affairs of the Company; but as the power so conferred by the deed of settlement was not expected to be exercised, the directors, on the occasion of the general meeting of proprietors in April last, previously submitted the report, books and accounts to six influential proprietors, who satisfied themselves of the correctness of the statements contained therein.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, on security for advances, or in its own right?

The bank has a lien upon the shares of all proprietors in respect of cash advances, bills or obligations, and holds no shares in its own right.

No. 41. Northern and Central Bank of England.

15.—Places at which promissory notes and bank post-bills are made payable?
Promissory notes are issued at all the branches (*see* list in answer to Question No. 2.) They are made payable at the place where dated, and also in London. Bank post-bills are drawn on London bankers, and are only payable in London.

16.—At what date or sight bank post-bills are issued?
Bank post-bills are usually drawn at 7, 10, 14 or 21 days' date, and at seven days' sight.

17.—Rate of interest paid by the bank, whether on deposits or balances of accounts?
Various rates, from 2½ to 3½ per cent., according to special agreement. If no agreement is entered into the rate allowed is 2½ per cent.

18.—Variations in such rate, and date of such variations.
The rates above-mentioned are those which have been allowed by this bank since its commencement.

19.—Date to which the account is made up?
31st December 1835.

James R. Lyle,
Chief Accountant.

Manchester, 11 June 1836.

No. 42.—COMMERCIAL BANK OF ENGLAND.

No. 42. Commercial Bank of England.

Question 1.— NAME of the joint-stock bank, and date of commencing business?
Answer.—Commercial Bank of England; commenced business 12th August 1834.

2.—Number and situation of branches, and distance of each from central bank?
Number of branches 18: Ashbourn 43, Birmingham 78, Blackburn 24, Burnley 25, Burslem 34, Chester 40, Ellesmere 70, Hanley 36, Leek 30, Liverpool 32, Ludlow 100, Newport 60, Preston 30, Rochdale 11, Skipton 43, Shrewsbury 70, Uttoxeter 50, Whitchurch 60 miles.

3.—Amount of nominal capital?
£. 260,005 paid-up capital.

4.—Number of shares, and nominal value of each share?
One hundred thousand shares, of 5*l.* each.

5.—Number of shares issued?
Fifty-two thousand and one shares, appropriated and paid.

6.—Amount of paid-up capital?
£. 260,005.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
Shares, when granted, have been immediately paid, the principle of the bank being a paid-up capital.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
£. 8. per cent., or 6 *l.* per cent. per annum.

10.—Variations in rate of dividend, and date of such variations?
Only one dividend declared, the bank having then been in existence only 17 months.

11.—Date of deed of settlement, and number of persons who have signed such deed?
26th of May 1834. Number of shareholders, 637. No shares can be transferred, unless the deed be first signed. Number actually signed, 433 persons.

12.—Copy of deed of settlement; when it has been printed and published?
Copy sent herewith; printed for distribution.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
Report laid before the general meeting, under the responsibility of the general board of directors, agreeably with the deed of settlement; copy sent herewith.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
Six hundred and eighty-two shares, held by the trustees of the bank in their own right, being shares bought, which shares came into their hands by death or otherwise.
Note.—The deed of settlement gives a lien upon all shares, consequently the bank have the security of the shares against all customers' over-drafts, when any.

15.—Places at which promissory notes and bank post-bills are made payable?
Promissory notes are payable where issued, in London, and by courtesy wherever the bank situated.

16.—At

No. 42. Commercial Bank of England.

16.—At what date or sight bank post-bills are issued?
Not exceeding 21 *d. d.*, or 7 *d. s.*

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
From 2 ½ to 3 ½ per cent.

18.—Variations in such rate, and date of such variations?
Impossible to be given, being so very fluctuating.

19.—Date to which the account is made up?
The 10th June 1836.

F. Grugeon, Managing Director.

No. 43.—BANK OF LIVERPOOL.

No. 43. Bank of Liverpool.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—Bank of Liverpool; 13th May 1831.

2.—Number and situation of branches, and distance of each from central bank?
No branches.

3.—Amount of nominal capital?
£. 3,000,000.

4.—Number of shares, and nominal value of each share?
Thirty thousand shares, of 100 *l.* each.

5.—Number of shares issued?
Twenty-five thousand eight hundred and ten shares issued.

6.—Amount of paid-up capital?
£. 258,100 capital paid up.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
Five pounds per share on the opening of the bank; 5 *l.* per share on the 29th August 1831.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
At the rate of 8% per annum for the half year ending 31st December 1835.

10.—Variations in rate of dividend, and date of such variations?
First year to 30 June 1832, no dividend.

Half	—	31 Dec.	–	at the rate of	6%	per annum.
Half	—	30 June 1833	-	—	6%	—
Half	—	31 Dec.	-	—	6%	—
Half	—	30 June 1834	-	—	6%	—
Half	—	31 Dec.	-	—	6%	—
Half	—	30 June 1835	-	—	7%	—
Half	—	31 Dec.	-	—	8%	—

11.—Date of deed of settlement, and number of persons who have signed such deed?
Deed of settlement dated 25th August 1831; signed by 580 proprietors.

12.—Copy of deed of settlement, when it has been printed and published?
Copy of the deed sent herewith.

Note.—The capital stated in the deed is 2,500,000 *l.*; by a supplementary deed, dated 10th April 1835, the capital was increased to 3,000,000 *l.*; and by a second supplementary deed, under date of 18th April 1836, was further increased to 5,000,000 *l.*

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
Copy of the last report to the proprietors, dated 2d September 1835, sent herewith This, and other previous reports, are the only statements of the affairs of the bank submitted to the proprietors; they are drawn up by the manager from the accountant's balance-sheet, which has undergone his examination, and being approved by the managing directors, are laid before the board for their sanction, and signed by the chairman.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
By the 9th article of the deed of settlement "The bank has the first and paramount lien on all the shares and stock of any proprietor who may be indebted to the bank, whether on his own account or jointly, or in partnership with any other person, such lien being wholly discharged upon the transfer of such share or stock." And by the 24th article it is provided, "That no proprietor in this company shall be entitled to demand or

No. 43. Bank of Liverpool.

insist upon a cash credit to any amount whatever; but the same may be given, or wholly withheld, at the discretion of the directors."

15.—Places at which promissory notes and bank post-bills are made payable?
The Bank of Liverpool issues no promissory notes or bank post-bills.

16.—At what date or sight bank post-bills are issued?
See answer to the last question.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
The bank allows 2 ½% interest on deposits, and keeps the current accounts of its customers at 3 ½% interest, give and take, charging a commission of ¼% on the debit side.

18.—Variations in such rate, and date of such variations?
The rate of interest on deposits has not varied since the bank commenced business; nor, generally speaking, on accounts current. In some instances, where accounts have been dormant for a time, with a Dr balance, interest has been charged from 4% up to 5%, according to circumstances.

19.—Date to which the account is made up?
To the 31st December 1835.

Note.—Bank of Liverpool, May 28, 1836:

The capital of the Bank of Liverpool this day is (say) paid up	£. 358,320	–	–
The reserved fund - - - - - - - - -	158,875	12	3
Add, unappropriated profits to the 31st December 1835 -	9,522	10	–
TOTAL - -	£. 526,718	2	3

No. 44.—THE STAMFORD AND SPALDING JOINT-STOCK BANKING COMPANY.

No. 44. The Stamford and Spalding Joint-Stock Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—The Stamford and Spalding Joint-Stock Banking Company; commenced 2d January 1832.

Note.—It has very lately been determined by the shareholders to insert the word "Boston;" the style in future to be, "The Stamford, Spalding and Boston Banking Company."

2.—Number and situation of branches, and distance of each from central bank?
The bank consists of three main stations, at Stamford, Spalding and Boston; with three branches, at Oundle, Bourn and Peterborough. From Stamford to Spalding is 20 miles, and from Spalding to Boston 16 miles. Bourn is about equidistant from Stamford and Spalding, viz. 10 miles; Peterborough the same, about 14 miles; Oundle is about equidistant from Stamford and Peterborough, about 13 miles.

3.—Amount of nominal capital?
£. 150,000.

4.—Number of snares, and nominal value of each share?
Three hundred shares, of 500*l.* each.
Note.—The shares have very recently been reduced to 100*l.* each.

5.—Number of shares issued?
Two hundred and twenty; now 1,100, in consequence of the above alteration.

6.—Amount of paid-up capital?
£. 44,000.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up.

In 1832, the first call of 10 per cent., and new shares during the year, produced	£. 9,500
In 1833, the second call and new shares produced - - - - - - - -	10,100
In 1834, new shares produced - - - - - - - - -	1,600
In 1835, the third call and new shares produced - - - - - -	11,650
In 1836, the fourth call and new shares has produced - - - - -	11,150
	£. 44,000

Another call is in contemplation on 1st January.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate

No. 44. The Stamford and Spalding Joint-Stock Banking Company.

9.—Rate of declared dividend?
Seven-and-a-half per cent. in every year except the first, in which all the profits were placed to a reserved fund.

10.—Variations in rate of dividend, and date of such variations?
None.

11.—Date of deed of settlement, and number of persons who have signed such deed?
2d January 1832; 106.

12.—Copy of deed of settlement; when it has been printed and published?
Sent herewith.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
Copies of the report and balance-sheet exhibited at the last annual meeting are sent herewith. The reports and balance-sheets are made up under the authority and superintendence of the whole board of directors. The shareholders at a general meeting may, if they think fit, appoint three auditors to inspect the books of the company, and report thereon.——*See* Deed of Settlement, s. 37.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
The bank holds in its own right two of its shares taken of a customer who became insolvent, under power of sec. 19 of the deed of settlement, which will be granted out to the first applicant for shares, instead of creating fresh shares. The bank has, by the deed of settlement, a lien to the amount of the value of shares held on all overdrawn accounts of shareholders. The amount of advances on this security, of course, varies from time to time; it fluctuates generally between 8,000*l.* and 10,000*l.*

15.—Places at which promissory notes and bank post-bills are made payable?
Stamford, Spalding, Boston, Oundle, Bourn and Peterborough.

16.—At what date or sight bank post-bills are issued?
The bank does not issue any.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
Two-and-a-half per cent. on balances, and three per cent. on deposits, withdrawable at two months' notice.

18.—Variations in such rate, and date of such variations?
None.

19.—Date to which the account is made up?
June 1836.

No. 45.—LEAMINGTON BANK.

No. 45. Leamington Bank.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—Leamington Bank; May 12, 1835.

2.—Number and situation of branches, and distance of each from central bank?
No branch.

3.—Amount of nominal capital?
£. 200,000.

4.—Number of shares, and nominal value of each share?
Ten thousand, 20*l.* each.

5.—Number of shares issued?
Five thousand one hundred and eighty.

6.—Amount of paid-up capital?
£. 25,710.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
£. 5 per share, at the commencement.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
No dividend declared.

10.—Variations in rate of dividend, and date of such variations?
None.

11.—Date of deed of settlement, and number of persons who have signed such deed?
May 11, 1835; 146.

12.—Copy of deed of settlement, when it has been printed and published?
One sent herewith.

13.—Copies of the last reports and accounts laid before the proprietors; a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared.
No report made until the annual meeting in August. See clauses 86 and 87 in deed of settlement.

No. 45. Leamington Bank.

14.—Statement whether the bank holds any and what amount of its own shares of stock, either in trust, as security for advances, or in its own right?
None.

15.—Places at which promissory notes and bank post-bills are made payable?
London and Westminster Bank.

16.—At what date or sight bank post-bills are issued?
From sight to 21 days' date.

17.—Rate of interest paid by the bank, whether on deposits or balances of account.
From 2 to 3 per cent.

18.—Variations in such rate, and date of such variations?
In proportion to the length of time deposited.

19.—Date to which the account is made up?
December 31, 1835.

No. 46.—LEICESTERSHIRE BANKING COMPANY.

No. 46. Leicestershire Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—The Leicestershire Banking Company; 1st September 1829.

2.—Number and situation of branches, and distance of each from central bank?
Four branches; Hinckley, 13 miles from Leicester; Market Harborough, 15 miles ditto; Ashby-de-la-Zouch, 17 miles ditto; Melton Mowbray, 15 miles ditto; all in Leicestershire.

3.—Amount of nominal capital?
£. 500,000.

4.—Number of shares, and nominal value of each share?
Five thousand shares, 100 *l.* each.

5.—Number of shares issued?
Three thousand one hundred and ninety-one.

6.—Amount of paid-up capital?
£. 47,865 on the 14th June 1836.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
First call, 6th August 1829, 5 *l.* per share; second ditto, 1st January 1830, 5 *l.* ditto; third ditto, 15th January 1835, 5 *l.* ditto.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
£. 7. 10 *s.* per cent.

10.—Variations in rate of dividend, and date of such variations?
January 1831, 4 per cent; ditto 1832, 4 ½ ditto; ditto 1833, 4 ½ ditto; ditto 1834, 5 ditto; ditto 1835, 6 ditto; ditto 1836, 7 ½ ditto.

11.—Date of deed of settlement, and number of persons who have signed such deed?
Dated 6th August 1829; signed by 130.

12.—Copy of deed of settlement, when it has been printed and published?
Deed of settlement printed prior to the bank commencing business, and a copy delivered to every shareholder on his or her signing the deed.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
Copies of the last report and accounts laid before the proprietors sent herewith. The half-yearly accounts are audited, examined and signed by at least three of the directors, in accordance with the 20th article of the company's deed of settlement, and the reports are prepared by the manager to the company, and submitted to a full board of directors for their approval.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
No advance made on account of stock held by a proprietor, nor held in its own right, but the company have a lien on the shares by the 55th article of the deed.

15.—Places at which promissory notes and bank post-bills are made payable?
Notes at Leicester, Ashby-de-la-Zouch, and Messrs. Barclay & Co., bankers, London; bank post-bills at Messrs. Barclay & Co. only.

16.—At what date or sight bank post-bills are issued?
Not exceeding 21 days' date, or seven days' sight.

17.—Rate

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No. 46. Leicestershire Banking Company.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

Two-and-a-half per cent. on deposit accounts; 3 per cent. on current accounts, subject to a commission on the debits.

18.—Variations in such rate, and date of such variations?

None.

19.—Date to which the account is made up?

30th of June and 31st of December.

No. 47.—NOTTINGHAM AND NOTTINGHAMSHIRE BANKING COMPANY.

No. 47. Nottingham and Nottinghamshire Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?

Answer.—Nottingham and Nottinghamshire Banking Company; 19 April 1834.

2.—Number and situation of branches, and distance of each from central bank?

Central bank, Nottingham, Notts; first branch, Mansfield, Notts, 14 miles; second branch, Worksop, ditto, 26 miles; third branch, Retford, ditto, 30 miles; fourth branch, Newark, ditto, 20 miles; fifth branch, Loughborough, Leicestershire, 15 miles.

3.—Amount of nominal capital?

£. 500,000.

4.—Number of shares, and nominal value of each share?

Ten thousand, value 50 *l.*

5.—Number of shares issued?

Six thousand two hundred and sixty-one, 30th June 1835.

6.—Amount of paid-up capital?

£. 62,610, 30th June 1835.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up.

First call 1 *l.* on allotting shares, 1834; second call 4 *l.*, 19th April 1834; third call 5 *l.*, 1st November 1834.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

None.

9.—Rate of declared dividend?

Six per cent.

10.—Variations in rate of dividend, and date of such variations?

Only one declared.

11.—Date of deed of settlement, and number of persons who have signed such deed?

8th April 1834; number of shareholders who have signed 285.

12.—Copy of deed of settlement, when it has been printed and published?

Copy produced, printed at Nottingham by C. N. Wright, 1834; page 27, clause 39, declaration of secrecy.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such accounts are prepared?

Copy of report produced; the audit and examination are made and the report prepared under the responsibility of the board of directors.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

Shareholders have accounts with the bank, and the amounts of their shares are held as security for their balances respectively.

15.—Places at which promissory notes and bank post-bills are made payable?

Promissory notes are payable in Nottingham and London, and bank post-bills and drafts are payable in London.

16.—At what date or sight bank post-bills are issued?

Bank post-bills are issued at seven days' date or seven days' sight, and drafts on demand, or at any date to 21 days. No bill at a longer date has yet been drawn by this bank.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

Three per cent.

18.—Variations in such rate, and date of such variations?

Paid 2 ½ per cent. to 31st December 1834, and 3 per cent. since 1st January 1835.

19.—Date to which the account is made up?

With reference to balance, 30th June 1835, being the only balance yet made.

No. 48.—SHEFFIELD BANKING COMPANY.

No. 48. Sheffield Banking Company.

Question 1.—Name of the joint-stock bank, and date of commencing business?
Answer.—The Sheffield Banking Company; commenced business 1st July 1831.

2.—Number and situation of branches, and distance of each from central bank?
One branch only, at Rotherham, six miles from Sheffield.

3.—Amount of nominal capital?
£. 300,000.

4.—Number of shares, and nominal value of each share?
One thousand five hundred shares, of 200 *l.* each.

5.—Number of shares issued?
One thousand three hundred and eighty-one, up to 31st December 1835.

6.—Amount of paid-up capital?
£. 75,955, up to 31st December 1835.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
First call, 30th March 1831, 20 *l.* per share; second call, 30th May 1831, 20 *l.* per share; third call, 1st September 1834, 5 *l.* per share; fourth call, 12th November 1834, 10 *l.* per share; all which calls are paid up, amounting to 75,955 *l.*, as above.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
No dividend declared for the first twelve months from commencement of establishment.

10.—Variations in rate of dividend, and date of such variations?
25th January 1833, dividend of 4 *l.* per cent. upon paid-up capital, being for the half-year ending 31st December 1832, at the rate of 8 per cent. per annum, declared; 31st January 1834, dividend of 10 per cent. on paid-up capital, being for year ending 31st December 1833, declared; 30th January 1835, dividend of 10 per cent. on paid-up capital, being for year ending 31st December 1834, declared; 29th January 1836, dividend of 8 per cent. on paid-up capital, for year ending 31st December 1835, declared.

11.—Date of deed of settlement, and number of persons who have signed such deed?
Original deed, dated 16th January 1832, signed by 200 persons. Supplementary deed, dated 1st September 1834, signed by 195 persons.

12.—Copy of deed of settlement, when it has been printed and published?
Printed copies of original and supplementary deed of settlement are sent herewith.

13.—Copies of the last reports and accounts laid before the proprietors; a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
Printed copies of the last and all preceding reports laid before the proprietors are sent herewith. No accounts further than are contained in the reports ever have been laid before or required by the proprietors, who have an opportunity, at the general meetings, of making the fullest inquiries, and who have been quite satisfied with information verbally afforded. Clause 52 of the original deed of settlement states the nature of the report to be made to the proprietors; and clause 54, the inspection to which the affairs of the company are subject, but which latter has never been acted upon.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
Holds no shares in its own right, and has a lien on all for advances.

15.—Places at which promissory notes and bank post-bills are made payable?
Promissory notes made payable at Sheffield and Rotherham. No bank post-bills have been hitherto drawn by this company.

16. At what date or sight bank post-bills are issued?
Answered above.

17.—Rate of interest paid by the bank, whether on deposits or balances of accounts?
On deposits: 2 per cent. if remaining three months; 2 ½ per cent. if remaining six months; 3 per cent. if remaining twelve months. On balances of accounts with customers, 2 ½ per cent. On balances of accounts with other banks, 3 per cent.

18. Variations in such rate, and date of such variations?
The above rates have been uniformly allowed since the opening of the bank.

19.—Date to which the account is made up?
31st December 1835.

James Drabble, Manager.

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No. 49.—CHESTERFIELD AND NORTH DERBYSHIRE BANKING COMPANY.

No. 49. Chesterfield and North Derbyshire Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.— Chesterfield and North Derbyshire Banking Company; 1st January 1834.

2.—Number and situation of branches, and distance of each from central bank?
None.

3.—Amount of nominal capital?
£. 250,000.

4.—Number of shares, and nominal value of each share?
Two thousand five hundred; 100 *l.*

5.—Number of shares issued?
Two thousand three hundred and twenty.

6.—Amount of paid-up capital?
£. 23,200.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
First call, 14th November 1833; second call, 6th January 1834; all paid; amount 23,200 *l.*

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
Six per cent.

10.—Variations in rate of dividend, and date of such variations?
No variation.

11.—Date of deed of settlement, and number of persons who have signed such deed?
1st May 1834; 98.

12.—Copy of deed of settlement, when it has been printed and published?
Sent herewith.

13.—Copies of the last reports and accounts laid before the proprietors; a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
Sent herewith. The accounts are submitted to the board of directors, who are prepared with a general statement thereof for the general annual meeting of the shareholders; the manager responsible for its accuracy.

14.— Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
One hundred and eighty unappropriated shares are yet in the hands of the bank, which has also a lien on 890 shares, for advances made to shareholders.

15.—Places at which promissory notes and bank post-bills are made payable?
Smith, Payne & Smith.

16.—At what date or sight bank post-bills are issued?

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
Two-and-a-half per cent. on deposits, and the same on balances of account.

18.—Variations in such rate, and date of such variations?
On deposits in the bank for a less period than eight months, 2 per cent. only allowed.

19.—Date to which the account is made up?
The account, No. 2, made up to 31st December 1835; No. 1, to this period.

No. 50.—WALSALL AND SOUTH STAFFORDSHIRE BANK.

No. 50. Walsall and South Staffordshire Bank.

Question 1.—NAME of the joint-stock bank, and date of commencing business
Answer.—Bank of Walsall and South Staffordshire; 1st August 1835.

2.—Number and situation of branches, and distance of each from central bank?
One branch, eight miles distant.

3.—Amount of nominal capital?
£. 200,000.

4.—Number of shares, and nominal value of each share?
Eight thousand shares, 25 *l.* each.

5.—Number of shares issued?
Five thousand.

No. 50. Walsall and South Staffordshire Bank.

6.—Amount of paid-up capital?
£.25,000.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
One call; 1st August 1835.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
None, till annual meeting in August 1836.

10.—Variations in rate of dividend, and date of such variations?
Nil.

11.—Date of deed of settlement, and number of persons who have signed such deed?
Dated 29th July 1835; signed by 109 individuals.

12.—Copy of deed of settlement, when it has been printed and published?
In January 1836.

13.—Copies of the last reports and accounts laid before the proprietors, and a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
Nil, till August 1836, when accounts, and a report prepared under the responsibility of the directors, will be submitted to an annual general meeting, summoned 14 days previously, by public advertisement and private circular, conformably with a clause in the deed of settlement.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
None.

15.—Places at which promissory notes and bank post-bills are made payable?
Walsall and London.

16.—At what date or sight bank post-bills are issued?
Twenty-one days' date, and seven days' sight.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
It varies from 2 per cent. to 3 per cent., according to circumstances.

18.—Variations in such rate, and date of such variations?
None.

19.—Date to which the account is made up?
21st May 1836.

Thomas F. Wood, Manager.

No. 51.—LEAMINGTON PRIORS AND WARWICKSHIRE BANKING COMPANY.

No. 51. Leamington Priors and Warwickshire Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—Leamington Priors and Warwickshire Banking Company; established 1st September 1835.

2.—Number and situation of branches, and distance of each from central bank?
Four; viz. Warwick, two and a half; Banbury, 20; Southam, seven; and Kenilworth, five miles from Leamington.

3.—Amount of nominal capital?
£. 200,000.

4.—Number of shares, and nominal value of each share?
Ten thousand shares, of 20 *l.* each.

5.—Number of shares issued?
Three thousand six hundred and seventy.

6.—Amount of paid-up capital?
£. 22,020.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
The first and only call of 6 *l.* per share, made on the establishment of the Company.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
Fifteen.

9.—Rate of declared dividend?
None at present.

10.—Variations in rate of dividend, and date of such variations?

11.—Date

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No. 51. Leamington Priors and Warwickshire Banking Company.

11.—Date of deed of settlement, and number of persons who have signed such deed?
Dated on the establishment of the company, and signed by 110 persons.

12.—Copy of deed of settlement, when it has been printed and published?
Not yet printed.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
No account at present laid before the proprietors.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
Only 3,670 shares allotted at this date.

15.—Places at which promissory notes and bank post-bills are made payable?
London, Leamington, Banbury and Warwick.

16.—At what date or sight bank post-bills are issued?
At the several dates allowed by Act of Parliament.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
Two-and-a-half per cent. on the principal, laying a specific time; no interest allowed on a running account.

18.—Variations in such rate, and date of such variations?
None.

19.—Date to which the account is made up?
31st March 1836.

No. 52.—BRADFORD COMMERCIAL JOINT-STOCK BANK.

No. 52. Bradford Commercial Joint Stock Bank.

Question 1.—Name of the joint-stock bank, and date of commencing business?
Answer.—Bradford Commercial Joint-Stock Bank; commenced business 4th March 1833.

2.—Number and situation of branches, and distance of each from central bank?
Has no branches.

3.—Amount of nominal capital?
£. 500,000.

4.—Number of shares, and nominal value of each share?
Five thousand shares, of 100 *l.* each.

5.—Number of shares issued?
Two thousand nine hundred and forty.

6.—Amount of paid-up capital?
£. 44,100.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
1st February 1833, call 5 *l.* per share; 1st August 1833, call 5 *l.* per share; 30th September 1834, call 5 *l.* per share.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
Average about 9 ½ per cent.

10.—Variations in rate of dividend, and date of such variations?
February 1834, paid 7 ½ per cent.; February 1835, paid 7 per cent.; February 1836, paid 7 per cent.

11.—Date of deed of settlement, and number of persons who have signed such deed?
Dated 20th February 1833; 163 have signed the deed of settlement.

12.—Copy of deed of settlement, when it has been printed and published?
Sent herewith.

13.—Copies of the last reports and accounts laid before the proprietors; a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
Sent herewith; accounts audited by the directors, and prepared under their responsibility.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
None.

15.—Places at which promissory notes are made payable?
Bradford, Yorkshire.

16.—At what date or sight bank post-bills are issued?
None issued.

No. 52. Bradford Commercial Joint Stock Bank.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

Three per cent. on deposits; 2 ½ per cent. on balances of account.

18.—Variations in such rate, and date of such variations?

None.

19.—Date to which the account is made up?

31st December 1835.

No. 53.—NATIONAL PROVINCIAL BANK OF ENGLAND.

No. 53. National Provincial Bank of England.

Question 1.—NAME of the joint-stock bank, and date of commencing business?

Answer.—National Provincial Bank of England; first branch opened 1st January 1834.

2.—Number and situation of branches, and distance of each from central bank?

Thirty branches established, and 23 sub-agencies to ditto. *See* accompanying list, marked No. 1.

3.—Amount of nominal capital?

Original nominal capital, 1,000,000 *l.*; now about to be increased by 200,000 *l.*

4.—Number of shares, and nominal value of each share?

Ten thousand, 100 *l.* shares; 10,000, 20 *l.* shares.

5.—Number of shares issued?

All the 100 *l.* shares issued, and 20 *l.* shares in the course of being issued.

6.—Amount of paid-up capital?

Paid-up 250,000 *l.*; and called up on the 20 *l.* shares, 100,000 *l.*

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

On the 100 *l.* shares, deposit of 5 *l.*; second call, 20th December 1833, of 10 *l.*; third instalment, 2d October 1834, of 5 *l.*; and fourth instalment, 12th December 1834, of 5 *l.*; making 25 *l.* per share; all paid up.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

No shares under forfeiture.

9.—Rate of declared dividend?

Five per cent. per annum.

10.—Variations in rate of dividend, and date of such variations?

None.

11.—Date of deed of settlement, and number of persons who have signed such deed?

The deed of settlement, dated 23d September 1833; and number of proprietors, 508.

12.—Copy of deed of settlement, when it has been printed and published?

Deed not printed; summary sent herewith, marked No. 2.

13.—Copies of the last reports and accounts laid before the proprietors; a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

See papers apart, marked No. 3 and 4.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

The bank does not hold any of its own shares.

15.—Places at which promissory notes and bank post-bills are made payable?

Promissory notes payable at the places where issued, and at the London bankers on which the branches respectively draw.

16.—At what date or sight bank post bills are issued?

Do not issue bank post-bills.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

Rate of interest on deposits is from 2 ½ to 3 per cent., provided the money remains for three months. We do not in every instance allow interest on the balances of current accounts; but where we do so, the rate is generally from 2 to 2 ½.

18.—Variations in such rate, and date of such variations?

See No. 17.

19.—Date to which the account is made up?

28th May.

No. 54.—DERBY AND DERBYSHIRE BANKING COMPANY.

No. 54. Derby and Derbyshire Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—The Derby and Derbyshire Banking Company; 30th January 1834.

2.—Number and situation of branches, and distance of each from central bank?
One branch at Belper, seven miles distant; and another at Ashbourn (weekly), 13 miles distant.

3.—Amount of nominal capital?
£.250,000.

4.—Number of shares, and nominal value of each share?
Five thousand, of 50 *l.* each.

5.—Number of shares issued?
Four thousand.

6.—Amount of paid-up capital?
£.20,000.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
Only one instalment of 10 per cent. called up.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
Six per cent.

10.—Variations in rate of dividend, and date of such variations?
None; only one dividend paid.

11.—Date of deed of settlement, and number of persons who have signed such deed?
30th November 1833, and signed by 204 persons.

12.—Copy of deed of settlement, when it has been printed and published?
Printed copy sent.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
Copy sent; and reference is made to the 54th and 55th clauses of the deed of settlement for the answer to the latter part of this question.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
Reference is made to the 9th clause of the deed of settlement, in reply to this question, as to the lien which the bank has on the shares of proprietors.

15.—Places at which promissory notes and bank post-bills are made payable?
Derby and London.

16.—At what date or sight bank post-bills are issued?
None issued.

17.—Rate of interest paid by the bank, whether on deposits of balances of account?
Two per cent. up till the 1st June 1835; since that period 2½ per cent. has been allowed on deposits.

18.—Variations in such rate, and date of such variations?

19.—Date to which the account is made up?
31st December 1835.

No. 55.—WARWICK AND LEAMINGTON BANKING COMPANY.

No. 55. Warwick and Leamington Banking Company.

Question 1.—NAME of the joint stock-bank, and date of commencing business?
Answer.—Warwick and Leamington Banking Company; commenced business on the 1st September 1834, on the foundation of Messrs. Tomes & Russell.

2.—Number and situation of branches, and distance of each from central bank?
Warwick; Leamington, two; Stratford-on-Avon, eight; Southam, ten; and Henley-in-Arden — miles from Warwick.

3.—Amount of nominal capital?
£.250,000.

4.—Number of shares, and nominal value of each share?
Ten thousand shares, of 25 *l.* each.

5.—Number of shares issued?
Six thousand two hundred and sixty.

6.—Amount of paid-up capital?
£.31,310; 10 *l.* of this amount being the deposit of 1 *l.* per share on 10 shares forfeited.

 7.—Date

No. 55. Warwick and Leamington Banking Company.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

Only the original call of 5*l.* per share on the opening of the bank.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

Ten.

9.—Rate of declared dividend?

Six per cent.

10.—Variations in rate of dividend, and date of such variations?

One dividend only has been declared.

11.—Date of deed of settlement, and number of persons who have signed such deed?

1st September 1834; signed by 135 subscribers.

12.—Copy of deed of settlement, when it has been printed and published?

Copy sent herewith.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

The accounts were subjected to the examination of an experienced accountant; but subsequently an auditor has been attached to the company, and under his superintendence, and the responsibility of the board of directors, the accounts and reports are now prepared.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

The bank holds in its own right 45 shares, purchased of distant proprietors for distribution to local customers.

15.—Places at which promissory notes and bank post-bills are made payable?

The promissory notes and bank post-bills are all drawn payable in London; the promissory notes are of course payable at all the branches of the establishment.

16.—At what date or sight bank post-bills are issued?

At or under seven days' sight, or 21 one days' date, to suit the convenience of customers.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

Sometimes less, but never exceeding 2½ per cent. per annum.

18.—Variations in such rate, and date of such variations?

There has been no variation in the rate of interest above stated.

19.—Date to which the account is made up?

31st December 1835.

No. 56.—NORTH OF ENGLAND JOINT-STOCK BANKING COMPANY.

No. 56. North of England Joint Stock Banking Company.

Question 1.—Name of the joint-stock bank, and date of commencing business?

Answer.—The North of England Joint-Stock Banking Company; commenced business 1st December 1832, at Newcastle-upon-Tyne.

2.—Number and situation of branches, and distance of each from central bank?

Four; viz. Sunderland, 12 miles from the parent bank at Newcastle; North Shields, seven ditto; Berwick, 60 ditto; Morpeth, 14 ditto.

3.—Amount of nominal capital?

£.2,000,000.

4.—Number of shares, and nominal value of each share?

Twenty thousand shares, of 100*l.* each.

5.—Number of shares issued?

Sixteen thousand.

6.—Amount of paid-up capital?

£.240,000.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

Three calls; viz. 1st December 1832	- - - - - - -	£. 80,000
30th June 1833	- - - - - - -	80,000
8th January 1834	- - - - - - -	80,000
		£. 240,000

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

None.

9.—Rate of declared dividend?

Three per cent., and 3*l.* 6*s.* per cent.

10.—Variations

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No. 56. North of England Joint-Stock Banking Company.

10.—Variations in rate of dividend, and date of such variations?

Three per cent. for the half-year ending 31st December 1833, and 3 *l.* 6 *s.* per cent. for the year ending 31st December 1835, are the only dividends that have been paid.

11.—Date of deed of settlement, and number of persons who have signed such deed?

Deed dated 14th November 1832; it has been signed by 629 persons.

12.—Copy of deed of settlement, when it has been printed and published?

A copy of the deed of settlement sent herewith.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

Copies of the last report and account laid before the general meeting of proprietors in February last are sent herewith; the accounts are made up from the books half-yearly by the officers in the bank, under the superintendence of the board of directors.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

The bank holds no shares of its own; there are 4,000 original shares, which were never allotted; *vide* Questions 4 and 5. The deed of settlement gives the bank a lien upon all shares for debts due from the shareholders; *see* deed of settlement, article 15.

15.—Places at which promissory notes and bank post-bills are made payable?

The bank does not issue post-bills; its notes are payable at Newcastle only, but when presented at the branches they are paid.

16.—At what date or sight bank post-bills are issued?

None.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

The general rate of interest on deposits is 3 per cent.; occasionally special bargains are negotiated at other rates. *See* No. 2.

18.—Variations in such rate, and date of such variations?

The bank allowed 2½ per cent. from its commencement on deposits to 1st September 1835; from that time to the present period, 31st December 1835, at 3 per cent.

19.—Date to which the account is made up?

31st December 1835.

No. 57.—BANK OF WESTMORLAND.

No. 57. Bank of Westmorland.

Question 1.—Name of the joint-stock bank, and date of commencing business?

Answer.—Bank of Westmorland; established 1st July 1833.

2.—Number and situation of branches, and distance of each from central bank?

One branch at Ulverston, Lancashire, distance from Kendal 21 miles.

3.—Amount of nominal capital?

£. 250,000.

4.—Number of shares, and nominal value of each share?

Two thousand five hundred shares of 100 *l.* each.

5.—Number of shares issued?

Two thousand and ninety-five.

6.—Amount of paid-up capital?

£. 20,950.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

£. 3 per share on the 1st May 1833	£. 5,655
£. 3 per share on the 1st July 1833	5,655
£. 4 per share on the 1st October 1834	9,640
	£. 20,950

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

Not any.

9.—Rate of declared dividend?

Twelve shillings per share declared in July 1835; the profits of the first year, ending July 1834, were placed to the credit of the "Guarantee Fund."

10.—Variations in rate of dividend, and date of such variations?

Not any.

11.—Date of deed of settlement, and number of persons who have signed such deed?

Deed dated 25th April 1834; signed by 164 proprietors.

12.—Copy of deed of settlement, when it has been printed and published?

See printed copy of deed of constitution sent herewith.

No. 57. Bank of Westmorland.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

Extract from last report:—"The clear profits of the business from 1st July 1834 to 30th June 1835, after deducting all expenses, amount to 1,548 *l.* 7 *s.* 5 *d.*, out of which 1,239 *l.* was divided, and the remainder placed to the credit of the 'Guarantee Fund.'" The annual report of the affairs of the company prepared by the manager, and submitted to the directors for their inspection and approval, agreeably to the provisions of the deed of constitution, clauses 26 & 27.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

Four hundred and five shares unappropriated.

15.—Places at which promissory notes and bank post-bills are made payable?

Promissory notes payable at Kendal only.

16.—At what date or sight bank post-bills are issued?

This company do not issue bank post-bills.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

Two and 2 ½ per cent.; rate increased 1st July 1836 to 2 ½ and 3 per cent.

18.—Variations in such rate, and date of such variations?

See question No. 17.

19.—Date to which the account is made up?

To 31st December 1835.

Robert H. Lamb, Manager.

No. 58.—MANCHESTER AND LIVERPOOL DISTRICT BANKING COMPANY.

No. 58. Manchester and Liverpool District Banking Company.

Question 1.—NAME of the joint-stock bank, and date of commencing business?

Answer.—The Manchester and Liverpool District Banking Company; commenced business on the 1st December 1829.

2.—Number and situations of branches, and distance of each from the central bank?

Liverpool, 31 miles; Stockport, 6 ½; Oldham, 6 ½; Hanley, 34; Nantwich, 38; Warrington, 18; Ashton-under-Lyne, 6; Bury, 9; Blackburn, 24; Stafford, 52; Wigan, 19; Preston, 31; Stalybridge, 7; Rochdale, 11.

Sub-branches: Leek, 10 miles from Hanley Bridge; Burslem, 2 ditto; Lane End, 4 ditto; Cheadle, 10 ditto; Market Drayton, 13 miles from Nantwich Bridge; Hyde, 2 miles from Ashton Bridge; Glossop, 10 ditto; Rugeley, 8 miles from Stafford Bridge.

3.—Amount of nominal capital?

£.5,000,000 sterling.

4.—Number of shares, and nominal value of each share?

Fifty thousand shares, of 100 *l.* each.

5.—Number of shares issued?

All the 50,000.

6.—Amount of paid-up capital?

£.749,600.

7.—Date of the several calls for paid up capital, and amount of the several instalments paid up?

First call of 1 *l.*, on the grant of shares; second call of 4 *l.* per share, 1st October 1829; third call of 5 *l.* per share, 1st June 1830; fourth call of 5 *l.* per share, 14th February 1835.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

None.

9.—Rate of dividend declared?

Last dividend at 7 ½ per cent.

10.—Variations in rate of dividend, and date of such variations?

First dividend, March 1831, at 5 per cent.; second ditto, March 1832, at 5 per cent.; third ditto, March 1833, at 6 per cent.; fourth ditto, March 1834, at 7 ½ per cent.; fifth ditto, March 1835, at 7 ½ per cent.; sixth ditto, March 1836, at 7 ½ per cent.

11.—Date of deed of settlement, and number of persons who have signed such deed?

1st June 1830; signed by 834 individuals.

12.—Copy of deed of settlement, when it has been printed and published?

Annexed hereto.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

Accounts and reports annexed hereto; the former are audited by gentlemen appointed under the 37th clause of the deed of settlement, and the report prepared by order and under the responsibility of the directors.

14.—Statement

No. 58. Manchester and Liverpool District Banking Company.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

One thousand and thirty-seven shares in its own right: all shares are security to the bank for advances made to shareholders under the 30th clause of the deed of settlement.

15.—Places at which promissory notes and bank post-bills are made payable?

Manchester, Stockport, Oldham, Hanley, Nantwich, Ashton, Warrington, Bury, Blackburn, Stafford, Preston, Rochdale.

16.—At what date or sight are bank post-bills issued?

No bank post-bills are issued.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?

From 2½ per cent. to 3 per cent.

18.—Variations in such rate, and date of such variations?

About one-half per cent.; variation as the money-market changed.

19.—Date to which the account is made up?

31st December 1835.

No. 59.—WILTS AND DORSET BANKING COMPANY.

No. 59. Wilts and Dorset Banking Company.

Question 1.—Name of the joint-stock bank, and date of commencing business?

Answer.—Wilts and Dorset Banking Company; commenced business 14th December 1835.

2.—Number and situation of branches, and distance of each from central bank?

Twenty-one branches: Blandford, 22 miles from central bank; Bradford, 28; Bridport, 54; Chippenham, 32; Christchurch, 27; Devizes, 22; Dorchester, 40; Fordingbridge, 12; Frome, 27; Lymington, 28; Malmesbury, 42; Marlborough, 34; Melksham, 30; Poole, 28; Sherborne, 40; Swinden, 40; Trowbridge, 26; Warminster, 21; Wimborne, 22; Wootten Bassett, 40; Yeovil, 46.

3.—Amount of nominal capital?

Capital 300,000*l.*

4.—Number of shares, and nominal value of each share?

Twenty thousand shares, of 15*l.* each.

5.—Number of shares issued?

Nine thousand six hundred and ninety-three.

6.—Amount of paid-up capital?

£.42,672. 10*s.*

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?

27th November 1835, 2*l.* 10*s.*, 21,780*l.*; 26th January 1836, 2*l.* 10*s.*, 20,880*l.*; 1st September 1836, 2*l.* 10*s.*, 12*l.* 10*s.*

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?

Two hundred and fifty-five shares.

9.—Rate of declared dividend?

None.

10.—Variations in rate of dividend, and date of such variations?

None.

11.—Date of deed of settlement, and number of persons who have signed such deed?

14th December 1835; deed at present in the country being signed.

12.—Copy of deed of settlement, when it has been printed and published?

In the printer's hands.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?

None.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?

None.

15.—Places at which promissory notes and bank post-bills are made payable?

At the places of issue, being all the branches, and at the London and Westminster Bank.

16.—At what date or sight bank post-bills are issued?

Seven days' sight, or 11 to 21 days' date.

17.—Rate of interest paid by the bank, whether on deposits or balances of account.

On deposits, 2½ per cent; on balances of account, 2 per cent.

18.—Variations in such rate, and date of such variations?

None.

19.—Date to which the account is made up?

4th June 1836.

No. 60.– LANCASTER BANKING COMPANY.

No. 60. Lancaster Banking Company.

Question 1.—Name of the joint-stock bank, and date of commencing business?
Answer.—Lancaster Banking Company; 23d October 1826.

2.—Number and situation of branches, and distance of each from central bank?
Two branches; one at Preston and the other at Ulverston, each about 22 miles from Lancaster.

3.—Amount of nominal capital?
£.300,000.

4.—Number of shares, and nominal value of each share?
Three thousand shares, of 100 *l.* each.

5.—Amount of shares issued?
Two thousand four hundred and thirty.

6.—Amount of paid-up capital?
£.48,600.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
Four calls, of 5 *l.* per share each, have been made. The first was directed to be paid on the day of commencing business; the second was made payable by the deed of settlement on the 1st of February 1827; the third was dated 27th January 1833, and made payable on the 1st of May following; and the fourth was dated 28th January 1834, and made payable on the 1st of May following: thus 20 *l.* have been paid up on each share.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
The last dividend declared, being for the year 1835, was 10 *l.* per cent. upon the paid-up capital.

10.—Variations in rate of dividend, and date of such variations?
£.5 per cent. upon the paid-up capital was declared for the several years 1827, 1828, 1829, 1830, 1831, 1832 and 1833; for 1834 a dividend of 7½ *l.* per cent was declared; and for 1835, as before stated, 10 *l.* per cent. was declared.

11.—Date of deed of settlement, and number of persons who have signed such deed?
20th of September 1826; 78 persons have signed the original deed, and 43 a supplementary deed, dated 14th August 1833.

12.—Copy of deed of settlement, when it has been printed and published?
A printed copy is transmitted herewith.

13.—Copies of the last reports and accounts laid before the proprietors; a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
A copy of the last report is annexed hereto; the books are balanced and the accounts audited in strict conformity with the provisions in the deed of settlement relating to those points. *See* clause 39.

14.—Whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
By reference to Answer 4, it will be seen that the number of shares is 3,000; and as only 2,430 have been issued, it follows that 570 are still in reserve. The number originally distributed was 2,230, and 200 more were given off in 1834 to the customers of the bank; but it is not intended to issue the remainder, if it can be avoided. Independently of the 570 unappropriated, the bank does not hold any of its own shares, either in trust as security for advances or in its own right, only as it has by its deed of settlement (*see* clause 44) a lien on the shares for any debts owing by the proprietors; and as several of the proprietors occasionally stand indebted to the Company, it is obvious that the shares are liable to be taken by the directors and sold to liquidate the claims of the bank.

15.—Places at which promissory notes and bank post-bills are made payable?
The bank does not issue post-bills; its promissory notes are made payable at the different places where issued, namely, Lancaster, Ulverston and Preston; those above 10 *l.* are also payable in London.

16.—At what date or sight bank post-bills are issued?
As before stated, none are issued.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
Three per cent. is allowed on deposits, and 3½ per cent. on balances of accounts current, subject to a charge of one-fourth per cent. commission on payments made by the bank. "Until further notice, interest will be allowed at the rate of 3½ per cent. per annum, charging the usual bank commission, or at the rate of 3 per cent. per annum, with commission on London payments only; either mode at the option of the Lancaster Banking Company. 1st January 1836."

18.—Variations

No. 60. Lancaster Banking Company.

18.—Variations in such rate, and date of such variations?
The Company commenced in October 1826 with allowing 2½ per cent. net on deposits, and 4 per cent. (less ¼ per cent. commission on returns) on balances of accounts current. On the 1st July 1830, these rates were altered to 2 per cent. on the former and 3 per cent. on the latter. On the 1st July 1831, they were again altered to 2½ per cent on the former and 3½ per cent. on the latter; and on the 1st January last the rate of deposits was advanced to 3 per cent., that on current accounts remaining as before, at 3½ per cent.

19.—Date to which the account is made up?
The present time.

No. 61.—BANK OF MANCHESTER.

No. 61. Bank of Manchester.

Question 1.—Name of the joint-stock bank, and date of commencing business?
Answer.—Bank of Manchester; March 25, 1829.

2.—Number and situation of branches, and distance of each from central bank?
Three branches: Stockport, seven miles from Manchester; Bolton, 12 ditto; Newtown, 90 ditto.

3.—Amount of nominal capital?
£. 2,000,000.

4.—Number of shares, and nominal value of each share?
Twenty thousand shares of 100 *l.* each.

5.—Number of shares issued?
Twenty thousand.

6.—Amount of paid-up capital?
£. 500,000.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
December 1st, 1828, 5 *l.* per share; April 22d, 1829, ditto; September 29th, 1830, ditto; March 25th, 1834, ditto; January 21st, 1835, ditto.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
Seven per cent. per annum.

10.—Variations in rate of dividend, and date of such variations?
First year, the profits were not divided, but set apart to form a reserved fund; second year, 6 per cent; third year, ditto; fourth year, ditto; fifth year, ditto; sixth year, 7 per cent.

11.—Date of deed of settlement, and number of persons who have signed such deed?
Date of deed, March 25th, 1829; present number of proprietors 544.

12.—Copy of deed of settlement, when it has been printed and published?
A printed copy of the deed of settlement is sent herewith, containing the name and place of abode of each proprietor who signed the same on the establishment of the bank.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
Printed copies of each report made by the directors to the annual general meeting of proprietors are sent herewith. The accounts of the bank are audited by three directors, appointed for that purpose by the board of directors, who attest the same by their respective signatures. Upon the presentation of the yearly accounts to the board of directors by the auditors, the board draws up the report to be presented at the annual general meeting of proprietors, a copy of which is afterwards sent to each proprietor.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
The bank held of its own stock, on the 30th June 1835, 4,710 *l.* It now holds none.

15.—Places at which promissory notes and bank post-bills are made payable?
The promissory notes of the bank are payable in Manchester and London.

16.—At what date or sight bank post-bills are issued?
At seven days' date.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
The rate of interest paid by the bank on deposits is 2½ per cent. per annum; on accounts current the bank charges interest at the rate of 3 to 4 per cent. per annum, according to circumstances.

18.—Variations in such rate, and date of such variations?
The deviations from the above are few, and not confined to any particular periods.

19.—Date to which the account is made up?
The accounts of the bank are made up to the 30th of June in each year, and the reports sent herewith are to the 30th June last year, being the last annual balance of the bank's affairs.

No. 62.—BANK OF BIRMINGHAM.

No. 62. Bank of Birmingham.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—Bank of Birmingham; August 1832.

2.—Number and situation of branches, and distance of each from central bank?
No branches.

3.—Amount of nominal capital?
£. 500,000.

4.—Number of shares, and nominal value of each share?
Ten thousand, 50 *l.* each.

5.—Number of shares issued?
Seven thousand six hundred and forty-two.

6.—Amount of paid-up capital?
£. 73,785.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
The second and last call was made in August 1833, but was made optional.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None; though a few individuals have not paid the second call, it being an optional one.

9.—Rate of declared dividend?
Ten per cent.

10.—Variations in rate of dividend, and date of such variations?
None.

11.—Date of deed of settlement, and number of persons who have signed such deed?
August 1832; 290.

12.—Copy of deed of settlement, when it has been printed and published?
Sent.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
Copy of the last report sent, and also of the last balance then made out. The reports are made under the responsibility of the directors, who examine the state of the different accounts kept with the bank monthly.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
The shares unallotted are retained by the bank for the purpose of allotment to persons bringing accounts, or they may be disposed of in any other way the directors may consider to be conducive to the interests of the concern. By the deed of settlement, the bank has a lien on all shares of proprietors for advances made to concerns in which they are engaged.

15.—Places at which promissory notes and bank post-bills are made payable?
The 5 *l.* and 10 *l.* notes (forming much the greatest proportion of the circulation,) express on them to be payable either in Birmingham, or in London, at Sir R. C. Glyn & Co. The notes of larger amount express to be payable in London only, but are, in fact, always paid at Birmingham when presented. No notes higher than 100 *l.* are issued.

16.—At what date or sight bank post-bills are issued?
Bank post-bills at seven days' sight and 21 days' date.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
The general rate of interest on deposits is 3 per cent.; 2 ½ per cent. is given on some, and in a few instances, under particular circumstances as to time, &c., 3 ½ per cent. is given. It is not customary to allow interest on accounts current, though in a very few cases, more resembling deposit accounts, it has been done.

18.—Variations in such rate, and date of such variations?
No regular or stated variation.

19.—Date to which the account is made up?
The account is made up to December 31st, 1835.

No. 63.—THE ROYAL BANK OF LIVERPOOL.

No. 63.
The Royal Bank of Liverpool.

Question 1.—NAME of the joint-stock bank, and date of commencing business?
Answer.—The Royal Bank of Liverpool; 2d May 1836.

2.—Number and situation of branches, and distance of each from central bank?
None.

3.—Amount of nominal capital?
£. 2,000,000.

4.—Number of shares, and nominal value of each share?
Two thousand shares, of 1,000 *l.* each.

5.—Number of shares issued?
Eight hundred and seventy-six.

6.—Amount of paid-up capital?
£. 91,980.

7.—Date of the several calls for paid-up capital, and amount of the several instalments paid up?
£. 5. paid on the allotment of each share; a call of 100 *l.* per share was made payable on the 2d May, all of which is paid; and a further call of 145 *l.* per share is made payable on the 15th August next, making 250 *l.* per share paid up.

8.—Number of shares (if any) which may have been forfeited for non-payment of instalments?
None.

9.—Rate of declared dividend?
None.

10.—Variations in rate of dividend, and date of such variations?
None.

11.—Date of deed of settlement, and number of persons who have signed such deed?
The deed of settlement will be ready for signature on the 13th June next.

12.—Copy of deed of settlement, when it has been printed and published?
Will be sent.

13.—Copies of the last reports and accounts laid before the proprietors, a statement of the nature of the audit and examination to which such accounts are subjected, and of the responsibility under which such reports are prepared?
None.

14.—Statement whether the bank holds any and what amount of its own shares or stock, either in trust, as security for advances, or in its own right?
None.

15.—Places at which promissory notes and bank post-bills are made payable?
None.

16.—At what date or sight bank post-bills are issued?
None.

17.—Rate of interest paid by the bank, whether on deposits or balances of account?
An interest of 2 ½ per cent. is allowed on deposits; current accounts are settled at an interest of 3 or 3 ½ per cent., with a charge of a quarter per cent. commission.

18.—Variations in such rate, and date of such variations?
None.

19.—Date to which the account is made up?
21st May 1836.

— No. 64. —

No. 64. Places where Banks have been established.

AN ACCOUNT of all Places where UNITED or JOINT-STOCK BANKS have been established under the Act 7 Geo. 4, c. 46, together with the Number of Partners therein, and the Dates when such Banks respectively were established.

PLACES.	NAME OF THE BANK.	Number of Partners.	DATE when Established.
Ashton-under-Lyne	Ashton, Staleybridge, Hyde, and Glossop Bank.	328	18 June 1836.
Birmingham	Bank of Birmingham	227	2 Aug. 1832.
Liverpool	Bank of Liverpool	441	23 April 1831.
Manchester, Stockport, Bolton and Newtown.	Bank of Manchester	552	19 Mar. 1829.
Carmarthen	Bank of South Wales	7	26 Feb. 1835.
Stockport	Bank of Stockport	390	3 May 1836.
Walsall and Cannock	Bank of Walsall and South Staffordshire.	112	10 Aug. 1835.
Kendal and Ulverston	Bank of Westmorland	154	8 June 1833.
Barnsley	Barnsley Banking Company	118	25 Jan. 1832.
Birmingham	Birmingham Banking Company	311	30 Sept. 1829.
Bolton	Bolton Joint-stock Banking Company.	166	30 May 1836.
Bradford	Bradford Banking Company	173	7 July 1827.
Ditto	Bradford Commercial Joint-stock Banking Company.	160	27 Feb. 1833.
Bristol	Bristol Old Bank	8	16 June 1826.
Bury	Bury Banking Company	104	14 June 1836.
Cheltenham	Cheltenham and Gloucestershire Bank.	99	19 May —
Chesterfield	Chesterfield and North Derbyshire Banking Company.	98	21 Dec. 1831.
Manchester, Preston, Burnley, Skipton, Birmingham, Chester, Leek, Burslem, Liverpool, Blackburn, Ashbourn, Rochdale, Shrewsbury, Ellesmere, Uttoxeter, Whitchurch, Hanley, Newport and Ludlow.	Commercial Bank of England	444	1 July 1834.
Coventry	Coventry and Warwickshire Banking Company.	261	13 Dec. 1835.
Ditto	Coventry Union Banking Company	158	12 May 1836.
Workington, Cockermouth, Maryport, Wigton, Carlisle, and Penrith.	Cumberland Union Banking Company.	52	13 Mar. 1829.
Darlington, Stockton, Stokesley, Barnard Castle, Northallerton, Bedale, Egglestone, Durham, Masham, Yarm, Thirsk, Hartlepool, Gisborough, Bishop's Auckland, Brough and Stagshaw.	Darlington District Joint-stock Banking Company.	247	22 Dec. 1831.
Derby, Ashbourn and Belper	Derby and Derbyshire Banking Company.	204	28 Dec. 1833.
Plymouth, Devonport, Kingsbridge, Totness, Bodmin, Ashburton, St. Austell, Liskeard, Dartmouth, Newton Abbot, Exeter and Collumpton.	Devon and Cornwall Banking Company.	146	31 Dec. 1831.
Dudley and Westbromwich	Dudley and Westbromwich Banking Company.	190	30 Dec. 1833.
Norwich, Great Yarmouth, Ipswich, Swaffham, Lynn, East Dereham, Foulsham, Fakenham, Harleston, Eye, Saxmundham, Bungay, Watton, Lowestoft, Beccles, Diss, Bury St. Edmunds, North Walsham and Framlingham.	East of England Bank.	534	27 Feb. 1836.

No. 64.
Places where Banks have been established.

PLACES.	NAME OF THE BANK.	Number of Partners.	DATE when Established.
Gloucester - - - - - -	Gloucester County and City Bank	23	31 Dec. 1834.
Gloucester, Stroud, Newnham, Evesham, Tewkesbury, Cheltenham, Newent, Campden, Alcester, Pershore, Redditch, Blockley, Moreton, Cirencester and Winchcomb.	Gloucestershire Banking Company	265	28 June 1831.
Halifax and Huddersfield - -	- - Halifax and Huddersfield Union Banking Company.	404	29 June 1836.
Halifax - - - - - -	Halifax Commercial Banking Com.	172	21 June –
Ditto - - - - - -	Halifax Joint-stock Banking Comp.	178	11 Nov. 1829.
Southampton, Fareham, Rumsey and Stockbridge.	Hampshire Banking Company -	141	29 April 1834.
Holywell and Mold - - -	Holywell Bank, North Wales -	7	11 Nov. –
Huddersfield, Holmfirth and Brighouse.	Huddersfield Banking Company -	335	7 June 1827.
Hull, Barton, Beverley, Brigg, Gainsborough, Goole, Grimsby, Lincoln, Louth, South Cave, Caistor, Market Rasen, Retford, Howden, Snaith and Market Weighton.	Hull Banking Company - -	247	30 Nov. 1833.
Knaresborough, Ripon, Wetherby, Easingwold, Hemsley, Thirsk, Boroughbridge, Masham, Pateley Bridge, Otley and Harrogate.	- - Knaresborough and Clare Banking Company.	160	14 Sept. 1831.
Lancaster, Ulverstone and Preston	Lancaster Banking Company -	127	9 Oct. 1826.
Leamington Priors - - -	Leamington Bank - - -	157	8 May 1835.
Leamington Priors, Southam, Warwick, Kenilworth and Banbury.	- - Leamington Priors and Warwickshire Banking Company.	135	27 Aug. –
Leeds - - - - - -	Leeds Banking Company - -	451	22 Nov. 1832.
Ditto - - - - - -	Leeds Commercial Banking Comp.	220	21 June 1836.
Leeds, Harrogate, Pudsey, Heckmondwicke and Bradford.	- - Leeds and West Riding Banking Company.	161	28 Nov. 1835.
Leicester, Ashby-de-la-Zouch, Hinckley, Market Harborough and Melton Mowbray.	Leicestershire Banking Company	101	28 Aug. 1829.
Carlisle - - - - - -	Leith Banking Company - -	9	23 Nov. 1827.
Lichfield, Rugeley and Tamworth	- - Litchfield, Rugeley and Tamworth Banking Company.	98	21 Nov. 1835.
Lincoln, Gainsborough, Louth, Horncastle, Brigg, Market Rasen, Caistor, Sleaford, Alford, Spilsby, Epworth, Grimsby, Partney and Retford.	- - Lincoln and Lindsay Banking Company.	230	10 Aug. 1833.
Liverpool - - - - - -	Liverpool Borough Bank - -	369	28 June 1836
Ditto - - - - - -	- - Liverpool Commercial Banking Company.	263	29 Dec. 1832.
Ditto - - - - - -	Liverpool Tradesmen's Bank -	542	22 Mar. 1836.
Ditto - - - - - -	Liverpool United Trades' Bank -	319	12 May –
Manchester, Liverpool, Oldham, Warrington, Ashton-under-Lyne, Bury, Blackburn, Wigan, Preston, Staleybridge, Rochdale, Hyde, Stockport, Nantwich, Hanley, Stafford, Burslem, Leek, Lane End, Cheadle, Rugeley, Market Drayton and Glossop.	- - Manchester and Liverpool District Bank.	1,054	26 Nov. 1829.
Manchester - - - - - -	Manchester and Salford Bank -	255	15 June 1836.
Huddersfield, Dewsbury, Wakefield, and Bradford.	- - Mirfield and Huddersfield Banking Company.	263	29 Dec. 1832.
Aberystwith, Birmingham, Brecon, Llandovery, Hay, Bath, Shepton Mallet, Boston, Castle Cary, Somerton, Bideford, Southmolton, Torrington, Bury St. Edmunds, Cheltenham, Cardiff, Bridge-End, Dursley, Gloucester, Hereford, Honiton, Stowmarket, Ipswich, Woodbridge, Lichfield, Rugby, Tiverton, Walsall, Wisbeach, Whittlesea, Chatteris, Long Sutton, Worcester, Ledbury, Wotton-under-Edge, Yarmouth, Bristol, Norwich, Leicester and Dolgelly.	- - National Provincial Bank of England.	487	27 Dec. 1833.

No. 64. Places where Banks have been established.

PLACES.	NAME OF THE BANK.	Number of Partners.	DATE when Established.
Newcastle-upon-Tyne - - -	- - Newcastle-upon-Tyne Joint-stock Banking Company.	136	27 June 1836.
Norwich, Swaffham, Foulsham, East Dereham, Fakenham, Lynn, Harleston, Bungay and Watton.	- - Norfolk and Norwich Joint-stock Banking Company.	125	31 Mar. 1827.
Liverpool, Dolgelly, Bangor, Machynlleth, Aberystwith, Holywell, Wrexham, Pwllheli, Bala, Denbigh, Oswestry, Llanidloes, Ruthin, Llanroost, Fastiniog, Mold, Newtown, St. Asaph, Chester, Carnarvon, Llangefni, Conway, Welchpool and Amlwch.	North and South Wales Bank -	526	30 April 1836.
Newcastle-upon-Tyne, Sunderland, North Shields, Berwick-upon-Tweed, Morpeth, Hexham, South Shields, Durham and Bishop's Auckland.	- - North of England Joint-stock Banking Company.	571	28 Nov. 1832.
Northampton, Daventry, Wellingborough, Kettering, Thrapstone, Peterborough, Oundle, Hyham Ferrars, Stamford, Spalding and Market Harborough.	- - Northamptonshire Banking Company.	296	13 May 1836.
Northampton, Daventry and Wellingborough.	Northamptonshire Union Bank -	464	23 May -
Manchester, Bolton, Colne, Clitheroe, Liverpool, Ormskirk, St. Helen's, Preston, Bangor, Carnarvon, Bakewell, Chester, Birmingham, Bristol, Congleton, Knutsford, Macclesfield, Northwich, Nantwich, Halifax, Cleckheaton, Keightley, Leeds, Sheffield, Wakefield, Denbigh, Wrexham, Evesham, Worcester, Holywell, Mold, Leominster, Nottingham, Oswestry, Wem, Shrewsbury, Whitchurch, Wellington, Tamworth and Grantham.	- - Northern and Central Bank of England.	1,204	12 Mar. 1834.
Newcastle-upon-Tyne - - -	- - Northumberland and Durham District Banking Company.	464	23 May 1836.
Melksham, Devizes, Bradford, Trowbridge, Westbury, Calne, Chippenham, Warminster and Corsham.	North Wilts Banking Company -	152	6 Nov. 1835.
Nottingham, Newark, Mansfield and Loughborough.	- - Nottingham and Nottinghamshire Banking Company.	272	12 April 1834.
Leicester, Hinckley, Loughborough and Melton Mowbray.	- - Pares's Leicestershire Banking Company, or the Leicestershire Union Banking Company.	15	15 Mar. 1836.
Liverpool - - - - -	Royal Bank of Liverpool - -	215	30 April -
Saddleworth, Ashton and Oldham	Saddleworth Banking Company -	114	29 June 1833.
Sheffield and Rotherham - -	Sheffield Banking Company -	225	24 June 1831.
Sheffield - - - - - -	- - Sheffield and Hallamshire Banking Company.	738	20 May 1836.
Sheffield and Rotherham - -	- - Sheffield and Rotherham Joint-stock Banking Company.	234	25 June -
Shiffnal, Wellington, Newport and Coalbrook Dale.	Shropshire Banking Company -	277	27 May -
Manchester - - - - -	South Lancashire Bank - -	778	25 May -
Stamford, Spalding, Boston, Oundle, Bourn, Market Deeping, Spilsby, Burgh, Wainfleet, Swineshead, Peterborough, Holbeach, Oakham and Uppingham.	- - Stamford and Spalding Joint-stock Banking Company.	85	28 Dec. 1831.
Stourbridge, Kidderminster, Stratford-upon-Avon, Henley-in-Arden, Bromsgrove, Redditch, Shipston-on-Stour, Chipping Norton, Alcester and Moreton-in-Marsh.	- - Stourbridge and Kidderminster Banking Company.	223	9 April 1834.
Bristol, Axbridge, Bridgewater, Taunton, Wellington, Crewkerne, Chard, Ilminster, Langport, Wells, Glastonbury, Shepton Mallet, Bruton, Wincanton, Selwood, Frome, Castle Cary, Yeovil, Bamwell, Weston-super-Mare, Williton, Martock, Somerton, South Petherton and Ilchester.	Stuckey's Banking Company -	35	9 Oct. 1826.

No. 64.
Places where Banks have been established.

PLACES.	NAME OF THE BANK.	Number of Partners.	DATE when Established.
Liverpool	Union Bank of Liverpool	323	2 May 1835.
Manchester	Union Bank of Manchester	598	6 May 1836.
Wakefield	Wakefield Banking Company	192	25 Oct. 1832.
Warwick, Leamington, Stratford-on-Avon, Southam, Henley-in-Arden and Shipston-on-Stour.	Warwick and Leamington Banking Company.	122	10 Sept. 1834.
Bristol, Bath, Barnstaple, Exeter, Swansea, Taunton, Bridgewater, Cardiff, Newport, Wells, Glastonbury, Bideford, Merthyr Tydvil, Stowey, Dulverton, Williton, Axbridge, Somerton, Llanelly and Sidmouth.	West of England and South Wales District Bank.	469	23 Dec. –
Whitehaven and Penrith	Whitehaven Joint-stock Banking Company.	236	25 May 1829.
Salisbury, Warminster, Devizes, Bradford, Westbury, Trowbridge, Melksham, Calne, Chippenham, Marlborough, Swindon, Malmesbury, Wootton Bassett, Cricklade, Frome, Yeovil, Wincanton, Chard, Crewkerne, Taunton, Glastonbury, Wells, Shepton Mallet, Bruton, Bridgewater, Dorchester, Blandford, Wimborne, Wareham, Poole, Bridport, Lyme Regis, Shaftesbury, Sherborne, Weyhill, Highworth, Ludgershall, Mere, Weymouth, Sturminster, Beaminster, Melborne Port, Fordingbridge, Christchurch, Lymington and Ringwood.	Wilts and Dorset Banking Company.	485	11 Jan. 1836.
Wolverhampton	Wolverhampton and Staffordshire Banking Company.	238	28 Dec. 1831.
York, Malton, Selby, Howden, Scarborough, Boroughbridge and Goole.	York City and County Banking Company.	267	2 Mar. 1830.
York, Driffield, Bury, Thirsk, Malton, Helmsley, Kirby Moorsidge, Pickering, Pocklington, Market Weighton and Tadcaster.	York Union Banking Company	277	23 April 1833
Leeds, York, Hull, Sheffield, Halifax, Doncaster, Selby, Thirsk, Malton, Pocklington, Bradford, Pontefract, Ripon, Knaresborough, Huddersfield, Beverley, Darlington, Richmond and Dewsbury.	Yorkshire District Bank	680	30 July 1834.

Stamp Office, Somerset Place,
1 July 1836.

Teesdale Cockell, Distributor.

— No. 65. —

RETURNS made by Joint-Stock Banks in each Year since their Establishment, in pursuance of 55 Geo. 3, c. 184, and 7 Geo. 4, c. 46.

NAME OF THE BANK.	When first Established.	Present Number of Partners.	Number of Returns delivered into the Stamp-Office under Schedules A. & B. in each Year, commencing on the 11th day of October, and ending on the 10th day of October following.																						Total No. of each Bank since Establishment.	
			Year ending 1826.		1826 to 1827.		1827 to 1828.		1828 to 1829.		1829 to 1830.		1830 to 1831.		1831 to 1832.		1832 to 1833.		1833 to 1834.		1834 to 1835.		1835 to 1836.			
			A.	B.	A.	B.	A.	B.	A.	B.	A.	B.	A.	B.	A.	B.	A.	B.	A.	B.	A.	B.	A.	B.	A.	B.
1. Bristol Old Bank	16 June 1826	8	1	–	1	–	2	–	2	–	2	–	2	–	2	–	1	–	2	–	2	–	1	1	18	1
2. Bradford Banking Company	7 July 1827	173	–	–	1	–	2	1	2	1	2	1	2	2	2	2	2	2	1	2	1	2	2	1	17	14
3. Huddersfield Banking Company	7 June 1827	335	–	–	2	–	3	–	2	–	2	1	2	–	2	–	2	–	2	1	2	1	2	1	21	4
4. Lancaster Banking Company	9 Oct. 1826	127	–	–	2	1	2	1	2	–	4	1	2	1	2	1	2	1	2	1	2	1	2	–	22	8
5. Norfolk and Norwich Joint-Stock Banking Company	31 Mar. 1827	125	–	–	1	2	1	1	2	–	2	–	2	–	2	–	2	–	2	–	2	–	2	–	18	3
6. Stuckey's Banking Company	9 Oct. 1826	35	–	–	1	–	3	1	2	2	2	–	1	1	2	–	2	1	2	1	1	3	2	5	18	14
7. Leith Banking Company	23 Nov. 1827	16	–	–	–	–	2	2	2	–	2	–	2	1	2	–	2	1	2	2	2	1	2	1	18	8
8. Bank of Manchester	19 Mar. 1829	552	–	–	–	–	–	–	1	–	–	1	1	–	2	–	2	–	2	1	2	–	2	–	12	2
9. Cumberland Union Banking Company	13 Mar. 1829	52	–	–	–	–	–	–	2	1	2	–	1	–	2	1	2	–	2	–	2	–	2	–	15	2
10. Leicestershire Banking Company	28 Aug. 1829	101	–	–	–	–	–	–	1	–	3	–	3	–	2	–	2	–	2	–	2	–	2	–	17	–
11. Whitehaven Joint-Stock Banking Company	25 May 1829	236	–	–	–	–	–	–	1	–	2	–	3	–	2	–	2	–	2	–	2	–	2	–	16	–
12. Birmingham Banking Company	30 Sept. 1829	311	–	–	–	–	–	–	–	–	2	–	3	–	2	1	2	–	2	1	2	–	2	–	15	2
13. Halifax Joint-Stock Banking Company	11 Nov. 1829	178	–	–	–	–	–	–	–	–	2	1	2	1	2	1	2	–	2	2	2	1	3	1	15	7
14. Manchester and Liverpool District Bank	26 Nov. 1829	1,054	–	–	–	–	–	–	–	–	2	–	2	–	2	–	2	–	2	1	2	–	2	–	14	1
15. York City and County Banking Company	2 Mar. 1830	267	–	–	–	–	–	–	–	–	1	1	1	1	2	1	2	–	2	–	2	–	2	–	12	3
16. Bank of Liverpool	23 April 1831	441	–	–	–	–	–	–	–	–	–	–	1	–	1	–	2	–	2	–	2	–	2	–	10	–
17. Gloucestershire Banking Company	28 June 1831	265	–	–	–	–	–	–	–	–	–	–	1	–	2	–	2	–	5	–	2	–	2	–	14	–
18. Sheffield Banking Company	24 June 1831	225	–	–	–	–	–	–	–	–	–	–	1	–	1	–	2	–	3	–	2	1	2	–	11	1
19. Bank of Birmingham	2 Aug. 1832	227	–	–	–	–	–	–	–	–	–	–	–	–	1	–	1	–	2	–	1	–	1	–	6	–
20. Barnsley Banking Company	25 Jan. 1832	118	–	–	–	–	–	–	–	–	–	–	–	–	1	–	2	–	2	–	2	1	2	–	9	1
21. Darlington District Joint-Stock Banking Company	22 Dec. 1831	247	–	–	–	–	–	–	–	–	–	–	–	–	1	1	2	–	2	–	2	–	2	–	9	1
22. Devon and Cornwall Banking Company	31 Dec. 1831	146	–	–	–	–	–	–	–	–	–	–	–	–	2	2	2	1	2	3	2	3	2	3	10	12
23. Knaresborough and Claro Banking Company	14 Sept. 1831	274	–	–	–	–	–	–	–	–	–	–	–	–	1	2	1	1	1	1	2	–	2	–	7	4
24. Stamford and Spalding Joint-Stock Banking Company	28 Dec. 1831	85	–	–	–	–	–	–	–	–	–	–	–	–	2	1	2	1	2	–	1	1	2	–	9	3
25. Wolverhampton and Staffordshire Banking Company	28 Dec. 1831	238	–	–	–	–	–	–	–	–	–	–	–	–	2	–	2	–	2	–	2	–	2	–	10	–
26. Bank of Westmorland	8 June 1833	154	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1	–	2	–	2	–	2	–	7	–
27. Bradford Commercial Joint-Stock Banking Company	27 Feb. 1833	160	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1	–	2	1	2	1	2	1	7	3
28. Leeds Banking Company	22 Nov. 1832	451	–	–	–	–	–	–	–	–	–	–	–	–	–	–	2	–	2	–	2	–	2	1	8	1
29. Lincoln and Lindsey Banking Company	10 Aug. 1833	230	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1	–	2	1	1	1	2	–	6	2
30. Liverpool Commercial Banking Company	29 Dec. 1832	263	–	–	–	–	–	–	–	–	–	–	–	–	–	–	3	1	1	1	2	2	2	1	8	5
31. Mirfield and Huddersfield Banking Company	29 Dec. 1832	263	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1	1	2	1	2	2	3	3	8	7
32. North of England Joint Stock Banking Company	28 Nov. 1832	571	–	–	–	–	–	–	–	–	–	–	–	–	–	–	3	–	2	–	2	–	2	–	9	–
33. Saddleworth Banking Company	29 June 1833	114	–	–	–	–	–	–	–	–	–	–	–	–	–	–	2	–	2	1	2	2	2	2	8	5
34 Wakefield Banking Company	25 Oct. 1832	192	–	–	–	–	–	–	–	–	–	–	–	–	–	–	2	1	2	2	2	2	2	2	8	7
35. York Union Banking Company	23 April 1833	277	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1	–	2	2	2	1	2	2	7	5
36. Chesterfield and North Derbyshire Banking Company	21 Dec. 1833	98	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1	–	2	–	2	1	5	1
37. Commercial Bank of England	1 July 1834	444	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1	–	1	1	1	1	3	2
38. Derby and Derbyshire Banking Company	28 Dec. 1833	204	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	2	1	3	–	2	–	7	1
39. Dudley and West Bromwich Banking Company	30 Dec. 1833	190	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	2	–	2	–	2	–	6	–
40. Hampshire Banking Company	29 April 1834	141	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	2	–	2	1	2	1	6	2
41. Hull Banking Company	30 Nov. 1833	247	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	2	3	2	2	2	5	6	10

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Topographical Sketch

of the District Plan of the

NORTHERN AND CENTRAL BANK OF ENGLAND.

Established 13th Jan.y 1834.